



Community Engagement Summary

Draft 2026/27 Annual Business Plan and Budget

Executive Summary

The City of Victor Harbor released its draft 2026/27 Annual Business Plan and Budget for consultation on Tuesday 8 June 2026 for a 22 day period closing at 5pm on Wednesday 1 July 2026.

The objectives of the consultation were to:

- inform the community about the Council's draft Annual Business Plan and Budget, and the opportunity to provide feedback on it;
- encourage community participation and feedback; and
- raise awareness of council services, programs and initiatives.

Not only is this consultation an important way for Council to ensure the community is a part of its future planning, but it is also a requirement of the *Local Government Act 1999*.

The consultation methodology involved:

- Online and hard copy surveys
- Public meeting at the City of Victor Harbor Civic Centre on Tuesday 30 June 2026
- Invitation for written submissions.

During the consultation period there were:

- 43 survey responses;
- 27 attendees at the public meeting;
- 7 written submissions received.



The key themes that emerged through the consultation are outlined below:

- **Council Rates:** The most common theme was opposition to the proposed 6.4% rate increase, particularly the additional 1.5% Financial Sustainability Index above CPI. Many respondents felt the increase would present challenges during ongoing cost-of-living pressures, especially for pensioners, retirees and residents on fixed incomes. Several comments called for Council to limit increases to CPI and reduce expenditure instead of increasing rates.
- **Responsible Financial Management:** Many respondents raised concerns about Council's financial position, forecasting ongoing operating deficits, and increasing debt levels. There was a strong sentiment that Council should prioritise balanced budgets, control expenditure, reduce borrowing, and focus on debt reduction before committing to new projects. Some respondents questioned the value of particular programs and projects, suggesting that spending be reviewed, deferred, or reduced to improve Council's long-term financial sustainability.
- **Investment Priorities:** Respondents expressed differing views about where Council should focus investment. Some supported strategic growth planning, community facilities, sport, arts and recreation projects, while others opposed major developments such as the Regional Community, Sport and Recreation Precinct, citing concerns about cost, debt and long-term financial impacts. Feedback also included calls for additional services and community amenities, such as hard rubbish collection, healthcare facilities, fenced playgrounds, public transport improvements, arts funding, cycling infrastructure, housing initiatives and measures to address vacant dwellings and future growth.
- **Victor Harbor Oval:** A significant amount of feedback, including from representatives of the Victor Harbor Cricket Club and Victor Harbor Football Club, raised concerns that important upgrades to the Victor Harbor Oval entrance had not been addressed in the draft budget.

The public consultation provided valuable insights and feedback from the community for Council Members to consider as they work to finalise the 2026/27 Annual Business Plan and Budget.



Introduction

The purpose of this report is to provide an overview of the community consultation undertaken in relation to the draft 2026/27 Annual Business Plan and Budget. It outlines a summary of the consultation activities that were undertaken, and the feedback gathered.

Background

The City of Victor Harbor provides more than 100 services to keep our community vibrant, clean and safe. We also deliver a number of projects that aim to contribute to and enhance the liveability of our Council area.

The resources allocated to the delivery of these services and projects are considered each year by Council through its annual budgeting process which involves the development of an Annual Business Plan that describes the services and projects Council will undertake during the financial year and how budget will be allocated to support this.

Everything Council does links to the vision set out within our Community (Strategic) Plan which essentially is to ensure Victor Harbor remains a place of choice to live, work, invest and visit. As such the Annual Business Plan and Budget is a key document within the Council's strategic planning framework, outlining what the Council will deliver in a year to contribute to achieving its vision set out in the Community Plan and linking strongly with the Asset Management Plans and Long Term Financial Plan.

Community involvement in local decision making is important and the consultation in relation to the preparation of the Annual Business Plan and Budget aims to help Council understand its community's expectations and views when working to set financial targets and allocating resources to the vast variety of services and projects provided for the community.

Preparation of the 2026/27 Annual Business Plan and Budget has drawn on a range of engagement activities that express community sentiment including community surveys, liveability census findings, previous consultations and consultation directly relating to the 2026/27 budget.

Draft 2026/27 Annual Business Plan and Budget

The draft 2026/27 Annual Business Plan and Budget presented to the community for consultation purposes proposed \$13.9 million in net capital expenditure, and a \$42.8 million operating budget with a forecast deficit of \$1.9 million. Putting forward a deficit budget has been considered carefully and aligns with Council's Long Term Financial Plan, which sets out a clear path back to surpluses in future years.

The draft budget also proposes an average rates increase of 6.4%, made up of the March 2026 Quarter CPI of 4.9% plus a 1.5% financial sustainability index. For the average residential property, this represents an increase of approximately \$193 per year, or around \$3.70 per week.

In addition to providing the community with the draft 2026/27 Annual Business Plan, a [consultation summary information pack](#) was prepared to support the consultation and provide an overview of the proposed budget along with outlining key initiatives and projects, along with further information around Council rates.

Consultation Methodology

Consultation involved public exhibition of the draft 2026/27 Annual Business Plan and Budget. The community and interested stakeholders were invited to provide Council with their feedback on the draft plan from Tuesday 8 June 2026 until Wednesday 1 July 2026.

The Council collected feedback via a number of different methods including:

- Survey – **43 survey responses** received
- Written submissions – **7 written submissions** received
- Public meeting held on Tuesday 30 June 2026 – **27 attendees** at the public meeting.

The opportunity for residents and ratepayers to provide feedback on the draft 2026/27 Annual Business Plan and Budget was promoted widely via a range of platforms. These are summarised below to demonstrate the significant reach of the consultation information:

Tool	Commentary
Websites	Information and documents published from 9 June 2026 on www.yoursay.victor.sa.gov.au and www.victor.sa.gov.au
Other Direct Email	Direct emails on 16 June 2026 to community groups and clubs, sporting and recreational groups, schools and Business Victor Harbor.
Public Notice	Placed on www.victor.sa.gov.au and in the Fleurieu Sun on 9 June 2026
Advertising	Advertisements focussing on the draft 2026/27 Annual Business Plan and Budget were placed: • 11 June 2026 – Fleurieu Sun • 16 June 2026 – The Times • 18 June 2026 – Fleurieu Sun • 25 June 2026 – Fleurieu Sun
E-newsletters	Victor Viewpoint (11 June 2026) • 2,597 emails sent • 60.7% open rate Your Say (12 June 2026) • 600 emails sent City Activation (1 July 2026) • 2,033 emails sent • 27.5% open rate
Social Media	Posts to Council's official Facebook page: • 9 June 2026 – Have Your Say (1,237 views) • 16 June 2026 – KPAs (837 views) • 23 June 2026 – Rates (5,398 views)

Tool	Commentary
	Posts to Council's official Instagram page: • 9 June 2026 – Have Your Say (276 views) • 16 June 2026 – KPAs (173 views) • 23 June 2026 – Rates (342 views)
Foyer Display	A display in the Civic Centre foyer for the duration of the consultation
Council Newsletter	A preliminary notice in the May 2026 newsletter that consultation on the draft budget will be occurring soon and to keep an eye on Your Say Victor Harbor for more details.
Media	Articles relating to the draft 2026/27 Annual Business Plan and Budget consultation appeared in local newspapers on: • 9 June 2026 – The Times • 11 June 2026 – Fleurieu Sun The consultation was promoted during the Mayor's monthly radio interview on: • 15 June 2026 – Happy FM

Your Council Your say

The City of Victor Harbor's draft 2026/27 Annual Business Plan and Budget is out for your feedback

The Annual Business Plan describes how the Council will allocate its budget and what services, programs and projects it plans to deliver in 2026/27.

Our proposed budget balances the provision of important community infrastructure with the continuation of essential services for our community to continue to grow and thrive.

Council is proposing an average rates payable increase of 6.4% for 2026/27. This includes 4.8% to keep pace with CPI (based on March Quarter 2026), plus a 1.6% financial sustainability index.

The full plan is available for viewing online at yoursay.victor.sa.gov.au or in hard copy at the Civic Centre (1 Bay Road, Victor Harbor).

Have your say before 5pm on Wednesday, 1 July 2026:

- **Online** at yoursay.victor.sa.gov.au
- **In writing** and return via post (PO Box 11, Victor Harbor SA 5211) or email (localgov@victor.sa.gov.au)
- **During our Public Meeting (Civic Centre)** from 5:30pm on Tuesday 30 June 2026

Join the conversation online at yoursay.victor.sa.gov.au or call 8551 0500 to find out more

Rate rise of 6.4 per cent

Michael Simmons

It is that time of the year again where it is important for the community to take part in the consultation period regarding the council's budget for 2026/27.

The City of Victor Harbor is inviting the community to provide feedback on its draft 2026/27 Annual Business Plan and Budget, with consultation open until Wednesday, July 1, 2026.

The draft plan sets out how Council will invest in services, infrastructure and major projects over the coming year, while maintaining a strong focus on financial sustainability as Victor Harbor prepares for significant growth in the decades ahead.

The proposed budget includes \$13.9 million in net capital expenditure and a \$42.8 million operating budget with a forecast deficit of \$1.9 million.

Putting forward a deficit budget has been considered carefully and aligns with Council's Long Term Financial Plan, which sets out a clear path back to surpluses in future years.

The draft budget also proposes an average rates increase of 6.4 per cent, made up of the March 2026 Quarter CPI of 4.9 per cent plus a 1.5 per cent financial sustainability index.

For the average residential property, this represents an increase of approximately \$193 per year, or around \$3.70 per week.

City of Victor Harbor's Chief Executive Officer Victoria MacKirdy reinforced the strategic nature of the draft 2026/27 Annual Business Plan and Budget.

"Victor Harbor is on the cusp of significant growth and change and the decisions Council makes now will shape the future of our city," Ms MacKirdy said.

"This year's plan reflects a long-term focus and a commitment to responsible financial management."

"The proposed rate increase is about making sure Council can continue to deliver essential services, maintain community assets and plan responsibly for the future."

Key initiatives included within the draft 2026/27 Annual Business Plan include continuing strategic growth planning, corporate systems optimisation, the upgrade of Whalers Road, transition of the Encounter Community Centre to Council management, lighting and AV upgrades for the Town Hall and Cinema, ongoing partnership with Business Victor Harbor, establishment of a community garden and nursery, Inman River coastal and flood protection works, delivery of a \$520,000 footpath

program, completion of an integrated transport study and facilitation of the 2026 Council elections.

Planning will also continue for the Regional Community, Sport and Recreation Precinct project, with Council working towards finalising the agreement for lease and construction arrangements.

Council has made the deliberate decision to defer its \$11.7 million construction contribution, along with the associated remaining rate increase increments, to future years to help spread costs over time for ratepayers.

How to have your say - Council is seeking feedback between Tuesday, June 9 and Wednesday, July 1, 2026.

The draft plan is available to view online at [www.yoursay.victor.sa.gov.au](https://yoursay.victor.sa.gov.au) or as a hard copy at the City of Victor Harbor Civic Centre, 1 Bay Road, Victor Harbor, during business hours.

Feedback can be provided by • Completing the online form at [www.yoursay.victor.sa.gov.au](https://yoursay.victor.sa.gov.au) • Making a written submission and returning it by Email to localgov@victor.sa.gov.au or Post to the City of Victor Harbor, PO Box 11, Victor Harbor SA 5211 or • In person at the Civic Centre, 1 Bay Road, Victor Harbor.

All feedback must be received by 5pm on



City of Victor Harbor CEO Victoria MacKirdy is in the process of presenting her final budget for the council area she has served for the past eight years.

Wednesday, July 1, 2026.

Community members are also invited to attend a public meeting to share their comments directly with Council Members on Tuesday, June 30, at 5:30pm at the City of Victor Harbor Civic Centre.

For further information contact Council on (08) 8551 0500 or localgov@victor.sa.gov.au

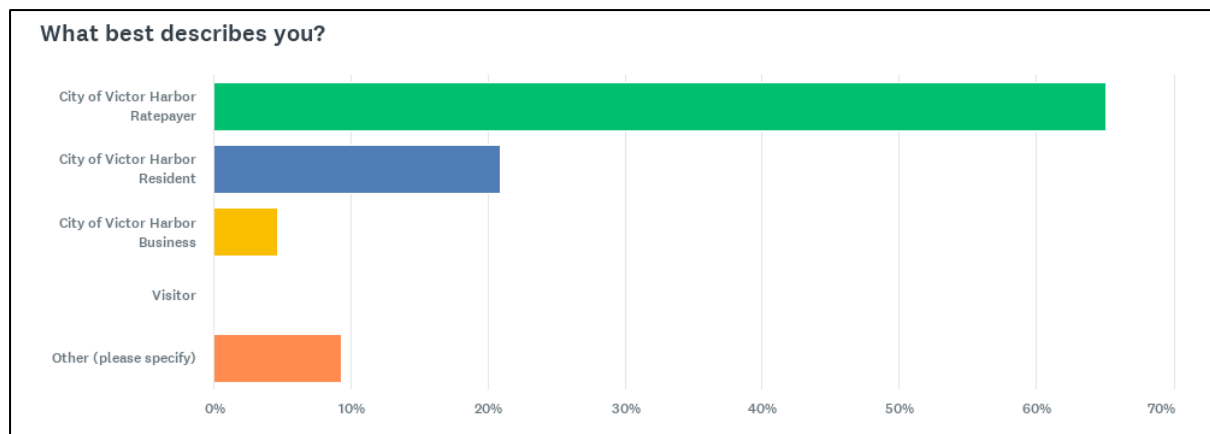
Submissions and Feedback

Survey Responses

During the consultation period, the Council received 43 survey responses. The following is an overview of the survey responses.

Who completed the survey

The majority of respondents identified as a City of Victor Harbor ratepayer (28) or resident (9). There were two (2) businesses and four (4) respondents who selected 'other'. Please note that respondents could choose multiple options.

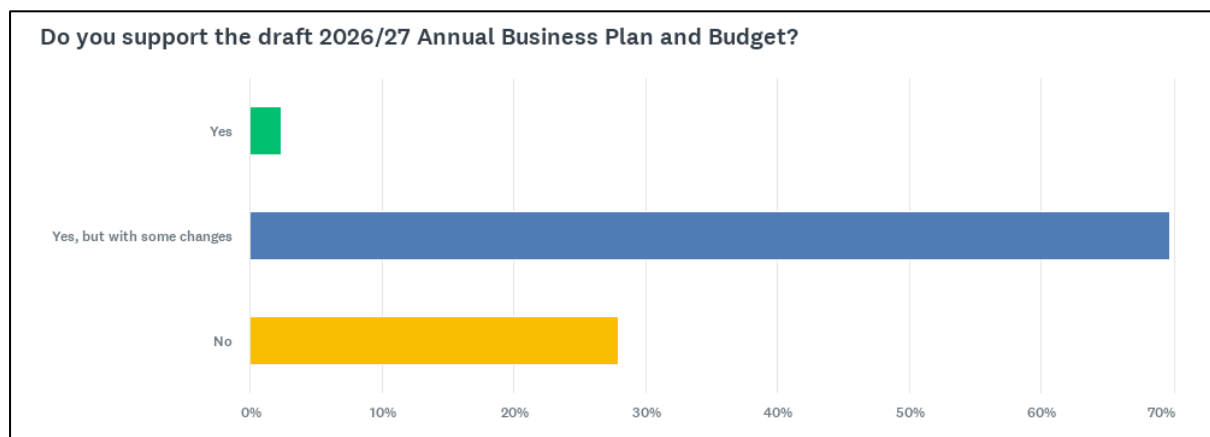


Support of the draft Annual Business Plan and Budget

Respondents were asked to identify their support of the draft Annual Business Plan and Budget and specify reasons of support, or otherwise.

Of the respondents, one (1) supported the draft Annual Business Plan and Budget as presented and twelve (12) did not support the draft.

Thirty (30) respondents stated that they did support the draft Annual Business Plan and Budget, but with some changes.



The key reasons for respondents not supporting the draft 2026/27 Annual Business Plan and Budget primarily relate to the rate increase, concerns around Council's financial sustainability, concern that funding has not been allocated to core services, and the lack of inclusion for upgrades to the Victor Harbor Oval.

The following table outlines respondent comments explaining the reasons for their level of support of the draft 2026/27 Annual Business Plan and Budget. A response from Administration has only been provided where required, all comments are provided for Council Member's consideration.

Explain why you support or don't support the draft 2026/27 Annual Business Plan and Budget?	
Respondent Comments	Administration response (if required)
<i>The Public Consultation was the worst I have ever seen in this City. Observers were prevented from seeing or hearing about the budget from the first PUBLIC cONSULTATIONS IN FEBRUARY. Ratepayers were refused access to the budget papers being discussed in the Briefing sessions, the audio visual for the ratepayers sitting in the gallery is second rate, the font too small on the screen. Zero effort was made to hold public information sessions in the four months leading up to the budget release for public consultation in June. The only chance to ask questions was restricted to</i> <i>1.5 hours, less the time taken by the CEO and Mayor to "explain" the document. This is lack of accountability, and continues on the CEO practice of limiting accountability.</i> <i>2. The costings (especially those for CAPEX projects) have not changed since the Closure of the Strait of Hormuz, and will likely be at least 30% higher at the time of construction. There is zero provision for cost increases in the budget, which should include a list of projects to be postponed.</i> <i>3. There is a \$2m deficit on the operating budget. This is very poor staff productivity. There is no solid reason why the CVH should start the year in ANY deficit; that is spending more than you earn</i> <i>4. Rate increases should be way less than 6.4%. Firstly the 1.5% "add-on" surcharge is not explained; how it was calculated and whether it only applies to 26/27 budget costs. Another example of low productivity</i> <i>5. The Corporate Systems project will receive another \$0.5m of inputs taking the total investment to date to over \$8m. In the last five years the CEO has failed to publish the Project Plan, the time schedule, updates on staff training, business process reviews and productivity key performance indicators. In the Budget it is claimed that the Project will "deliver measureable Productivity gains across the organisation" In the 2022 Enterprise Bargaining Agreement (EBA) the Council signed up to identifying productivity gains and their financial impact. No reporting has taken place on these commitments, and neither is there any impact on rates reduction. Massive increases have been awarded to Staff of the Council, during secret negotiations, from the CEO down, over the past four fiscal years. The ESCOSA Report claims</i>	Consultation was undertaken in line with Council's recently adopted Community Engagement Framework. The draft Annual Business Plan and Budget was open for community feedback for 21 days, with opportunities to provide comments and questions through several channels. Council Members receive more detailed budget information to support their decision-making. However, the community is also engaged on capital works and service priorities through a range of processes, including Asset Management Plans, the Annual Business Plan and Budget consultation, and other project-specific engagement. Capital project estimates are informed by available information at the time the draft budget is prepared. Asset values are revalued on a four-year cycle and indexed to help keep them current. Fuel, material and other cost pressures have been considered in preparing the draft budget, although final project costs are only confirmed once procurement is undertaken. Refer to previous responses regarding the operating deficit, Financial Sustainability Index and productivity improvements. The Anchorage development remains subject to ongoing discussions with Council, and there is no formal agreement at this stage regarding Council's role or contribution to car parking. Significant financial contributions by Council are not expected in 2026/27, and future budgets and business plans can be updated if required. Information about individual staffing arrangements is outside the scope of this consultation and is managed operationally by the Chief Executive Officer. Consultant costs are allocated to relevant projects and activities. Consultants are used where specialist skills, knowledge or additional capacity are required,

employee costs are increasing at an average annual rate of 4.7%

6. The Anchorage Hotel redevelopment is likely to start up in 2026/27. CVH is expected to contribute to the Car park building costs, by nearly \$5m. No provision has been made for this contribution in either this budget or the LTFP. We cannot afford to the Council Administration once again slowing down this vital development.

7. Page 31 of the Budget show a graphic of the percent expenditure on various Council activities. This graphic is a half truth. Nearly half of the rates paid go to pay for staff salaries and allowances. The costs of consultants is hidden away in the \$14.8m budget line item of Materials Contracts. There needs to be far more accountability, and honesty around staffing costs and the consultants that are needed to help them do their work.

8. Before she jumps ship, the CEO needs to provide an contingency plans on what projects and costs are to be cut in case of blow outs in Capital Costs, on what productivity measures are going to be identified and implemented in 26/27, how many staff are working from home, and the staff turnover rate. In the budget paper (page 22) it is noted that the the Administration is "in the midst" of Corporate system implementation. The CEO should report on what work remains to be done.

9. The Budget proposes that in 26/27 there will be a net loss of 3 small businesses and 3 farms,

particularly where it would not be cost-effective for Council to maintain permanent specialist staff for occasional or project-specific needs.

Council will continue to look for opportunities to present debt and other financial information more simply, using plain English to improve clarity and accessibility across Council documents.

The purpose of the Corporate Systems replacement and optimisation project was not to reduce staff or costs, but to support a more effective organisation through improved service delivery, better access to data and information, stronger governance and compliance, enhanced customer service and more integrated systems. These improvements are intended to help Council identify efficiencies and redirect resources strategically to areas of greatest need, limiting the need for organisational resources to grow at the rate that may otherwise be required. The project has been costly but necessary, as the previous system was at end of life and doing nothing was not a viable option. This has been a complete system overhaul rather than a simple replacement, and it will continue to be refined beyond the formal optimisation phase. Further module integration, reporting, dashboards and system improvements are expected to support more efficient and effective service delivery across the organisation.

Council uses borrowings as a responsible financing tool to support intergenerational equity by spreading the cost of significant community assets over time, rather than requiring current ratepayers to fund the full cost upfront. While different projects have different useful lives, borrowings are managed across Council's broader infrastructure portfolio through the Long Term Financial Plan, balancing affordability, financial sustainability and the period over which the community benefits from those assets. This approach helps ensure that both current and future users contribute to the cost of infrastructure and services they receive.

Just some commentary and feedback for your consideration for improvements to the detail contained in the business plan DEBT LEVELS (page 24) Council debt levels are a focus point for rate payers, as it represents the liability and interest commitments that we are ultimately responsible to pay for over the next few years. Current debt of \$4.3m, plus the planned \$14m 2026/27 capital projects and 2027/28 Sport and Rec centre plans (maybe another \$11m) to be likely funded by borrowings. For improved transparency the loan summary table (page 24) - should show what the current borrowings were taken out for. The wording explains the \$62,975 loan balance but not what the \$2m and \$5m loans were

Outstanding borrowings in the Annual Business Plan is provided at the date the document is prepared for public consultation. For information, the total outstanding as at 30 June 2026 is \$7.8 million made up of \$4.2m in Fixed Term Loans and \$3.6m in Cash Advance Debentures.

Comparison figures to previous financial years are provided in the Annual Financial Statements which are available in October / November each year.

for ? - can this table be now updated to be as at 30/06/26 balances? - include the proposed borrowings for 2026/27 to this table For the Cash Advance Debenture (to manage cashflow during the year). - shows the position as at 25 May. - can this be now updated to be as at 30/06/26 ? - For transparency, can the equiv end of year Cash Advance figures be shown for 30/06/25 and 30/06/24 ? CORPORATE SYSTEMS REPLACEMENT AND OPTIMISATION Further to the discussion at last night's forum in relation to the Corporate Systems Upgrade. This has been a major project over the last few years and with further optimisation operating expenses in 2026/27 (and 2027/28). This has been primarily funded by borrowings, hence it is a talking point about many keen observers of the councils financial position. Page 73 Appendix 2 - Council Response to ESCOSA Local Govt Advice. Sub heading - Provide evidence of on-going cost efficiencies Please read Point 4 in the draft for full wording. I have extracted some of the key points below Point 4. ESCOSA Advice - report any actual cost savings - to provide evidence of cost growth constraints and efficiency achievement Point 4. COUNCIL RESPONSE. - Council is in midst of the optimisation phase of its corporate systems replacement project - a register is being maintained to identify and investigate potential cost savings for future budgets - this information will then be incorporated into the Annual Business Plan when relevant - a number of savings were identified within the 2026/27 Annual Business Plan as identified on page 22. My feedback. - This topic does not appear to be covered on page 22, but there are a few words around this on page 24 under the Service levels, Savings and Efficiencies section. - Within the wording there are no quantitative cost savings mentioned. - At the end on the section it quotes "This has also enabled the reallocation of staff resources to priority areas without increasing FTE". - Question. Was this status quo FTE position the expectation in the original Corporate Business Systems Replacement Project, or were FTE savings part of the projections and business case? The Business Plan also talks about the project and ongoing Operational Budget being funding by borrowings for "intergenerational equity". What is the term for the borrowings for the project, how many years? 5? 10? With the discussion being around repaying existing loans in the shortest possible term, don't see that this can be referred as being for "intergenerational equity" within the report. The interest costs of the borrowing and any depreciation/amortisation will be within the next few years, so again I do not see the term "intergenerational equity" as being appropriate referenced. The cost of this project will effect current and new rate payers over the next 5-10 year, that's hopefully not "intergenerational equity".

Improvements to reports contained in Appendix 3 Budget Area Breakdown and Appendix 4 Capital Projects. Appendix 3 - Sort report by first CATEGORY, then PROGRAM and include subtotals at the category level. this will provide meaningful subtotals for identification of where \$\$\$ are allocated. Appendix 4. Provide subtotals by sub_heading (eg City Activation, Infrastructure etc) . Re cross referencing Appendix 3 and 4. Is there a way of having consistant subtotalling by category, or business function or ??? that would be able to easily enable readers to cross match these reports. Reading the Key Planned activities pages 37-45, it indicates that there is a

The \$2m and \$5m loans were to cover capital expenditure in the years they were required (2014 and 2017 respectively)

Future borrowings projections are provided on page 48 of the ABP.

Council staff will continue to look for opportunities to present complex financial information more simply, using plain English and formatting to improve clarity and accessibility across Council documents.

linkage of Capital and Operational Expenditure back to the ASPIRATIONS 1 to 6 or subsidiaies . Would this be a way of subtotalling Appendixes 3 and 4 ? Would that assist the readers to understand the linkage between capital and operational expenditures back to the fundamental Council Aspirations... ?

More transparency on the Rec Precinct and Rates Levy already collected. Has this been quarantined to reduce future borrowings? How much has been spent on legal and Consultant fees? Why has community feedback been ignored?

Although this question is not specific to the 2026/27 Annual Business Plan and Budget, as there is no Precinct levy proposed, Council has been transparent about applying an additional rate increase over two financial years to support the Regional Community, Sport and Recreation Precinct. Community feedback has not been ignored, with the precinct consistently identified as the community's highest priority project through several consultation processes.

A 1.2% precinct rate index has been raised in 2024/25, and a further 1.0% rate index in 2025/56. In dollar terms, this equates to around \$1.19 million. These increases were incorporated into Council's Long Term Financial Plan as additional rate rises specifically associated with funding the Precinct project. This has been used to reduce debt and strengthen Council's capacity to borrow for the project.

Future Precinct-related rate increases of:

- 2026/27: 1.5%
- 2027/28: 1.5%

were also scheduled to support the precinct project, however given timing of the project, these indexes will be delayed by a further year to better align with anticipated construction timeframes.

Council's planned cash contribution to the precinct is \$11.7 million. This has been incorporated into the Long Term Financial Plan, which shows the additional revenue helping to reduce borrowings and support the future precinct investment. Peak borrowings of around \$23 million remain within Council's adopted financial indicators and risk appetite for debt.

To date, legal and consultant fees have been expended for the purpose of preparing the prudential report and draft Agreement for Lease, as well as for other necessary due diligence. Most of Council's expenditure on the project will occur during construction, as part of its contribution to the developer.

Excluding staff hours, between 2018 – 2026, over the last 8 years over \$500,000 has been invested into the development of a new sports precinct for Victor Harbor. It should also be noted that Council purchased the land in 2022 for \$2,030,000 offset by \$1,015,000 from the State Government Open

	Space Grant Program, this may also be considered a cost of the Precinct.
<i>Budget for Victor Harbor Cricket Club to allow a safer training spot for kids at the cricket nets. Terrifying having my 7 year old training in nets as cars come past & needing to collect stray balls.</i>	Concerns about safety near the cricket nets and oval entrance were raised directly with Council through a deputation from the Victor Harbor Cricket Club in February 2026. The deputation, presented by Cricket Club President Tony Eden and a club representative, highlighted concerns about children retrieving balls near vehicle movements at the oval entrance and requested that the entrance realignment and related design work be considered for funding. The matter was also raised at the Annual Business Plan and Budget public meeting on 30 June 2026, where representatives from the Cricket Club asked whether the entrance realignment project would be included in the 2026/27 budget. Information was provided in response, and Council Members were advised of the feedback so it could be considered further when adopting the final budget. Project bids were assessed using a prioritisation matrix that considered safety, environmental impact, value for money, community benefit and other relevant criteria. The proposed realignment of the road adjacent to the cricket nets, along with other supporting projects for the Victor Harbor Oval precinct, was included in the project list for Council consideration however when considered against other priorities it did not rank within the highest priority items. While many projects are worthwhile, not all can be funded in a single budget year. Council uses its Asset Management Plans and Long Term Financial Plan to identify, understand and plan for community needs over time.
<i>The V.H. Football Club through the oval meetings conducted in conjunction with the council over the last 2 years has been consulting in regards to a new north boundary fence, new safe entrance, and cricket nets, removal of dangerous trees, stormwater pipes that go nowhere, heavy vehicles making their own dirt entrance tracks. It is now come to our attention that funds that were needed for design at least has been overlooked, pushing this project out another year into the future. The entrance is embarrassing, this is the most used oval reserve on the Fleurieu - major events + oval leased to high school. Oval is in use 7 days a week and evenings.</i>	Refer earlier response.
<i>Want to see amendment of Victor harbor Cricket practice net position is in worst place, Very much safety concern for players especially kids please include entrance change and new nets for clubs on budget.</i>	Refer earlier response.
<i>I would like the council to make it a priority to support the Victor Cricket Club application to realign the road that is next to their practice nets. I have seen on at least 2 occasions children run out onto the road when a car is</i>	Refer earlier response.

<i>coming to retrieve a ball and nearly be hit by the car. It is a child safety issue and should be addressed. Please consider approving in the budget a plan to make this safer. I have a few ideas of how to solve the issue if the council is interested to hear my ideas.</i>	
<i>Want to see amendment of Victor harbor Cricket practice net position is in worst place, Very much safety concern for players especially kids please include entrance change and new nets for clubs on budget .</i>	Refer earlier response.
<i>I support because it's fair challenge but one thing council need to add to pick hard rubbish once or twice a year. Victor Harbar council is one of the most expensive council.</i>	A hard waste collection service for the City of Victor Harbor was costed by the Fleurieu Regional Waste Authority as part of its endorsed 2023/24 business plan. At that time, the service was estimated to add around 1% to rates, or more than \$500,000. The service has not been recosted recently. However, increases in fuel and operating costs would likely make it more expensive if provided by Council to the whole community. Given the cost, Council did not proceed with the service at that time. However, hard waste collection remains under consideration, along with other options to support the community with hard rubbish disposal. Council's Waste Management Policy aims to provide for the maximum possible diversion of waste from landfill. FRWA's Strategic Plan is to reduce environmental harm and support circular economy outcomes through resource recovery, recycling and reuse.
<i>The safety of young cricketers at the Victor Harbor Cricket club has been overlooked in the 26/27 business plan and budget. The current location of the nets is extremely dangerous (adjacent to the main entrance to the oval). The nets must be moved but this cannot be done without council input. It shouldn't take a serious incident to prompt council to take action.</i>	Refer earlier response.
<i>I am disappointed to see that there has been no budget allocated to re-designing the entrance to the Victor Harbor Oval. The president of the Cricket Club, Tony Eden, and myself gave a deputation to the Elected Members back in February 2026 regarding our concerns about the safety of children, in particular, around the Victor Harbor Cricket Club nets and the road entrance to the Oval. The need to move the road has been discussed numerous times apparently, at oval planning committee meetings. I believe a budget bid of \$30,000 for the re-design of the entry was put up by Council staff for this year's budget but was knocked back. I am at a loss as to how a \$200,000 community nursery can be put ahead of children's safety, when this issue has been long known and not acted on. This is not right. As a parent we want our children to be safe and not have to worry about them getting run over at the cricket nets when the road wasn't meant to be there in the first place. There has been no action on this issue for too long. It needs to be rectified and budget for the re-design of the entrance needs to be included in 2026/27 financial year.</i>	Refer earlier response.

<i>An application for the design of a new road entrance to the Victor Harbor Oval is not included in the budget. This has been raised many times in the last couple of years and appears no closer to a resolution The safety of young children is the heart of our concerns.</i>	Refer earlier response.
<i>Inflating rates by 6.4 percent and not reducing debt is not acceptable. There are many small and meaningless programs in the plan which could be cut and left to the private sector. My main concern is the Leisure Centre, especially given Council's poor experience with trying to run a simple swimming pool. STOP SPENDING AND REDUCE DEBT. IF THIS MEANS REDUCED SERVICES - WELL TO BAD.</i>	Council's proposed 6.4% rate increase is consistent with the forecasts in its Long Term Financial Plan. Council recognises the need to balance the services, infrastructure and projects expected by the Victor Harbor community with the community's capacity to pay. Borrowings are used responsibly to help fund projects that provide long-term community benefit. This approach means the cost is shared over time, rather than being met only by current ratepayers. Council has set clear limits on its borrowings and the draft budget remains within those parameters, with debt managed and repaid in line with the Long Term Financial Plan. Rates fund a broad range of services for a community with diverse needs and interests. Not every resident or ratepayer will use or value every service, which is why Council consults with the community and prioritises investment to focus on the areas of greatest need and benefit, while keeping rates as affordable as possible. Council's Community Plan and Annual Business Plan recognise that Council can support community outcomes in different ways, including through advocacy, partnerships and direct service delivery. Where services or infrastructure are not otherwise available, Council may need to consider direct involvement to support the health, wellbeing, prosperity and economic development of the community.
<i>I would like to specifically address the "Drummond reserve playground renewal" project. I am in support of projects that upgrade the safety of play equipment however I question the value of this to the wider community. Many in the community wish for playgrounds which provide a fully fenced boundary to support those who take young ones out to play. The average age of the area is 60 years and many of these would be grandparents who would access the playgrounds with their grandchildren. Despite their best intentions many would be incapable of keeping pace with a young child who ran off. This is also true of parents who have more than one child at the park. Given that all but 1 of the 19 playgrounds are open spaces this dramatically impacts on families and those that support them. It must also be noted that the 1 fully fenced playground is poorly placed and near inaccessible at times. Upgrading a single playground in a small residential area, while beneficial to those who live around it, will not be widely appreciated. I did not even know this playground existed. I feel it would be more beneficial to the wider community to put funds</i>	While many projects are worthwhile, not all can be funded in a single budget year. Council uses its Asset Management Plans and Long Term Financial Plan to identify, understand and plan for community needs over time. In addition to priorities identified from these plans, in preparing the budget, other project bids are considered and included in a holistic assessment using a prioritisation matrix that considers safety, environmental impact, value for money, community benefit and other relevant criteria. Rates fund a broad range of services for a community with diverse needs and interests. Not every resident or ratepayer will use or value every service, which is why Council consults with the community and prioritises investment to focus on

towards completing a full boundary fence around one of the larger more central playgrounds. Additionally, I don't support a deficit budget when there are changes that can be made to some of the expenditure. There are particular projects that seem a tad out of touch and require further information if they are to be understood as truly necessary and meeting councils objectives. The budget states "clearly demonstrate need and its contribution to Council's objectives before being incorporated into the budget. This rigour ensures that rate revenue is directed to where it delivers the greatest value for the community". \$200,000 is listed for device replacement projects and it is not clear how this meets this rigour.

the areas of greatest need and benefit, while keeping rates as affordable as possible.

The following are considerations the Open Space team make prior to the installation of fencing around new or existing playgrounds:

1. Budget constraints – This includes not only the initial installation cost, but also ongoing maintenance. Gates in particular can become problematic, as children often attempt to climb over them, leading to damage to hinges, latches, and the overall structure.
2. Accessibility and inclusion – Gates can be difficult to navigate for prams, wheelchairs, and mobility aids. They may also be inconvenient in high-traffic parks and can create a "closed" or exclusionary feel compared to open community spaces.
3. Legislative and safety obligations – If a fence is installed, it becomes part of the safety system. This means it must be fit for purpose, properly maintained, and not introduce additional hazards (e.g. finger entrapment or climb-over risks).
4. Liability considerations – Without a fence, risks are often considered open and obvious (e.g. proximity to a road). With a fence, an expectation of containment and safety is created. If a failure occurs, such as a broken latch, a gate left open, or damage not addressed, liability exposure may increase, as the fence is a control measure and failure may be considered negligent.
5. False sense of security – Fencing can lead to reduced supervision if caregivers rely on containment. Children may still climb fences or exit through improperly latched gates, meaning the risk is not removed, but shifted.
6. Ongoing responsibility – A fence is not just an asset; it is a liability control. Once installed, it shifts Council's responsibility from risk awareness to risk containment, which must be actively maintained and defensible.

The budget allocation for device replacement is part of Council's planned asset renewal program and relates to the replacement of ageing laptops, mobile devices and other ICT equipment that has reached the end of its useful life. This is not funding for additional devices, but for maintaining the tools required for staff to deliver services efficiently, securely and reliably. Regular replacement reduces cybersecurity risks, minimises service disruptions and avoids higher maintenance costs associated with ageing equipment. The project was assessed through Council's budget process and supports Council's objective of providing efficient, reliable and sustainable services to the community.

I do not support the proposed Council budget due to the 6.4% rate increase, which significantly exceeds the current inflation rate of 3.6%. At a time when many households are experiencing ongoing cost-of-living pressures, I believe Council should be focusing on identifying efficiencies, reducing expenditure, and making savings wherever possible, rather than imposing above-inflation increases on ratepayers. Residents are already facing rising costs for essential goods and services, and Council has a responsibility to demonstrate prudent financial management and ensure that any rate increases are justified, reasonable, and reflective of the economic circumstances affecting the community.

The draft 2026/27 budget was prepared from a zero base, with significant reductions applied across many activity areas.

Council's Long Term Financial Plan provides for an average rate increase of 6.4%. This uses CPI of 4.9% as the base, together with a 1.5% Financial Sustainability Index. The sustainability index has been applied in response to previous years where rates were either not increased during the COVID period or were increased below CPI in the years that followed.

Council continues to seek productivity improvements and efficiency gains wherever possible. It also reviews costs and service levels where services are no longer required or can be delivered differently. However, Council must balance long-term financial sustainability, infrastructure renewal and community needs with the community's capacity to pay.

Council cannot maintain current service levels, renew and manage assets, and respond to future infrastructure and community needs without rating sustainably. At the same time, Council recognises the impact of rate increases on households and will continue to consider affordability when making budget decisions.

Council also continues to seek alternative revenue sources, including grants, fees and charges for user-pays services, and public-private partnerships. These approaches help support the delivery of services and infrastructure while reducing reliance on rates as the sole funding source.

Council will review feedback received through this consultation on the proposed average rate increase and consider it alongside financial sustainability, service levels, community needs and affordability before making a final decision on the appropriate rate increase.

I feel adding the additional amount on top of CPI in the current climate is unwarranted. There are a number of projects in there that are reliant on grant funding. Will they proceed if grant funding is not awarded. I also feel some of the community connection problems could be integrated as they are striving for the same outcomes. For example the community garden is a great idea but could also be used as part of the caring neighborhood program. They are both aimed at connecting people in the community. Perhaps some of these programs could be condensed. The footpath program also seems to be costly and is it necessary to have all three done in one year. While everything listed is worthy we need to be realistic on what is achievable and what burden we can ask of households

Council recognises that many projects and services identified through the budget process are worthwhile and reflect genuine community needs and aspirations. However, not all projects can be funded in a single budget year, particularly where Council must also consider long-term financial sustainability, asset renewal, service delivery obligations and the community's capacity to pay.

Projects that rely on grant funding will only proceed if the required external funding is secured during the financial year. Where funding is not realised,

	these projects will be reconsidered through future budget processes. The community garden has been on Council's project list since July 2023 but had not progressed while a suitable site was being determined. Council has now settled on land at Martha Close, which provides an opportunity to progress this project. Council's Biodiversity and Natural Asset Management Plan 2023 to 2028 also identified an action to consider supporting a community-led native nursery to help manage biodiversity and natural assets. Following a proposal from Biodiversity Victor Harbor, Council resolved in August 2024 to establish a community native nursery as an expansion of the existing Community Garden project. Staff from the Carning Neighbour Program are part of the design review team to provide input to ensure that the community garden is designed to be inclusive for all and can be utilised as part of that program in the future. The majority of footpath renewal funding is driven by Council's Asset Management Plan, which prioritises projects based on asset condition, risk and utilisation. The Asset Management Plan establishes the long-term renewal program and funding requirements, and the annual budget then allocates funding for the highest priority projects for that year, together with some specific projects and annual allowance items such as kerb ramps. The draft capital budget includes \$232,000 for the renewal of existing footpaths and \$223,000 for the construction of a new footpath on Nicolaus Baudin Drive. Work will also continue on the detailed design of the Encounter Bikeway. Council will continue to review project timing, service levels and expenditure through its annual budget process to ensure decisions balance community needs and wants with affordability, value for money and long-term financial sustainability.
<i>A 6% pay rise, without hard rubbish collection....fortnightly red bin collections.....expensive green waste dumping that should be free.</i>	The proposed 6.4% average rate increase includes CPI of 4.9% and a 1.5% Financial Sustainability Index. The index is intended to support Council's long-term financial sustainability, asset renewal and service delivery, while recognising that Council must balance community needs and expectations with the community's capacity to pay. Fortnightly waste collection is an effective waste reduction initiative because it encourages greater use of recycling and green organics services and reduces the volume of waste sent to landfill. It also

	helps keep rates lower than they otherwise would be, particularly in a high fuel cost environment where transport and collection costs are significantly affecting the cost of waste services. Council recognises community interest in hard waste collection. While this type of service has been considered previously, it would have a cost impact if provided across the whole council area, particularly given increasing fuel, transport and operating costs. Hard waste collection remains a matter for Council's ongoing consideration alongside other waste service priorities. Green waste disposal costs are set through the waste and recycling depot operated by the Fleurieu Regional Waste Authority. Many households also receive a kerbside green organics collection service, which supports waste diversion and helps reduce landfill volumes.
<i>I do not fully support the draft 2026/27 Annual Business Plan and Budget in its current form. I appreciate that Council is facing genuine financial pressures. The cost of delivering services, maintaining infrastructure and planning for future growth continues to rise, and I understand that difficult decisions need to be made to ensure the long-term viability of the City of Victor Harbor. As a long-term local resident who has invested heavily in both local business and property, I have a strong interest in seeing Victor Harbor continue to grow and prosper. However, I also see first-hand the broader impact that ongoing rate increases have across the local economy. Increased rates do not exist in isolation. They contribute to higher business operating costs, influence the prices local businesses must charge, and ultimately affect the rents paid by tenants in both commercial and residential properties. My primary concern is the proposed rate increase of 6.4%, particularly given the demographic profile of our community. Victor Harbor has a large proportion of retirees and residents on fixed incomes who are already dealing with rising living costs. While Council describes the additional 1.5% Financial Sustainability Index as modest, it comes on top of CPI and results in a rate increase that many households will feel. I am also concerned that despite this increase, Council is still forecasting an operating deficit. As a ratepayer, I would like to see a clearer pathway showing how and when Council expects to return to a balanced operating position. If rates are increasing above CPI for sustainability reasons, the community should be able to clearly see what success looks like and when it is expected to be achieved. I support Council's continued focus on asset renewal and maintenance. In my view, maintaining existing roads, buildings, community facilities and infrastructure should remain a higher priority than creating additional assets that may place further pressure on future budgets. It is often the ongoing maintenance, renewal and operating costs of new infrastructure that create financial challenges years after construction is complete. I also believe that growth should pay for growth wherever possible, rather than existing ratepayers continually funding the infrastructure</i>	Council recognises the impact of rate increases on households and businesses, particularly during ongoing cost-of-living pressures. The proposed 6.4% average rate increase includes CPI of 4.9% and a 1.5% Financial Sustainability Index. The index is intended to support Council's long-term financial sustainability, asset renewal and service delivery, while balancing community needs and expectations with the community's capacity to pay. Council's Long Term Financial Plan sets out a clear pathway back to operating surpluses over the 10-year planning period. The plan provides a sustainable forward view that enables Council to work towards its Community Plan objectives while managing service levels, infrastructure needs, borrowings and affordability for ratepayers. Borrowings are used responsibly to help fund long-life infrastructure and projects that provide long-term community benefit. This approach spreads the cost over time so that future users of the infrastructure also contribute, rather than the full cost being met only by current ratepayers. Council has set financial indicators and debt parameters, and borrowings are managed in line with the Long Term Financial Plan. Council's Asset Management Plans guide the renewal and management of roads, footpaths, buildings, stormwater and other community assets. The draft 2026/27 budget provides for an Asset Renewal Funding Ratio above Council's adopted financial indicator range, meaning Council is budgeting to deliver more than 100% of the renewal works identified in its Asset Management Plans for the year.

demands created by new development. As Victor Harbor continues to expand, Council should continue exploring ways to ensure the costs associated with growth are shared fairly. With respect to the Regional Community, Sport and Recreation Precinct, I admit I am somewhat torn. On one hand, I believe this type of investment has the potential to deliver significant long-term benefits for Victor Harbor. Facilities that support sport, recreation and community activities can help attract younger families, encourage people to live and work locally, and strengthen Victor Harbor's position as a regional centre. On the other hand, the scale of the investment is substantial and the long-term financial implications cannot be ignored. The recent delay to the project highlights the complexity involved. Before Council commits to major expenditure, I believe the community should have a clear understanding of the full lifecycle costs, including future maintenance, operating expenses, renewal requirements and the extent to which those costs will be funded by users versus ratepayers. While I support the vision behind the project, I remain cautious about the financial burden that may ultimately fall on future ratepayers. I support the work being undertaken to prepare for future population growth, including strategic planning, transport planning and housing initiatives. Victor Harbor is changing rapidly and it is important that growth is managed rather than simply reacted to. In summary, I support Council's focus on financial sustainability, asset renewal and planning for growth. However, I would like to see stronger evidence that expenditure growth is being controlled, greater transparency around major project costs, and a clearer plan showing how Council intends to move from ongoing operating deficits back to a sustainable operating surplus without relying on repeated above-CPI rate increases. These changes would provide greater confidence that ratepayers are being asked to contribute more only where it is genuinely necessary and supported by a clear long-term financial strategy.

The draft budget proposes an average rates increase of 6.4%, made up of 4.9% CPI plus a 1.5% financial sustainability index. I strongly object to the 1.5% financial sustainability index. That is a clear statement that the council cannot and is not willing to keep expenditure within its rates income. No new expenditure on new projects should be entered into until the council debt is reduced to an absolute minimum. I have to live within my means and council is making it difficult. I am in the cohort of being asset rich and cash poor. It's time the council too learned to live within it's means!

Council recognises the importance of renewing and maintaining existing assets, while also acknowledging that new infrastructure may be required at times to respond to growth, safety, service demand or strategic community needs. New projects and renewal works are assessed through Council's annual budget process, with consideration given to asset condition, risk, community benefit, value for money, strategic alignment and affordability.

As Victor Harbor grows, some infrastructure and service investment is required ahead of new development being fully completed. While future growth will generate additional rate revenue over time, supporting infrastructure is often needed in advance to manage demand, maintain service levels and support orderly development. Council also seeks to use grants, developer contributions and partnerships where available to reduce the cost burden on existing ratepayers. These funding sources do not remove the need for Council investment, but they help share the cost of growth-related infrastructure more broadly. Council continues to undertake due diligence on the Regional Community, Sport and Recreation Precinct, including consideration of lifecycle costs, operating implications, funding arrangements and the proposed lease agreement. No final decision has been made on whether to proceed with the project. Any future decision will be subject to a number of prerequisites being met and will need to consider financial sustainability, risk, community benefit and the long-term impact on ratepayers.

The proposed 6.4% average rate increase includes CPI of 4.9% and a 1.5% Financial Sustainability Index. The index is intended to support Council's long-term financial sustainability, asset renewal and service delivery, while recognising the need to balance community expectations with the community's capacity to pay.

The draft 2026/27 budget was prepared from a zero base, with reductions applied across many activity areas. Council continues to seek productivity improvements, efficiency gains and alternative revenue sources, including grants, fees and charges for user-pays services, and public-private partnerships.

Council recognises the impact of rate increases on households, particularly for pensioners, retirees and residents on fixed incomes. These affordability concerns, along with feedback about the proposed

	increase above CPI and expenditure levels, will be considered by Council Members before determining the final Annual Business Plan, Budget and rates.
<i>I have petitioned extensively with the council to have a footpath upgraded around the corner of Tabernacle and Mill Rd. Although it was listed in the draft budget it did not receive approval. The Mill Rd end of Tabernacle is in poor condition with minimal expenditure from the council. I pay rates the same as everyone else and expect a reasonable level of infrastructure. The existing footpath is dangerous and I have supplied extensive photographs and emails regarding this. The council is leaving itself open to action if some falls over due to the poor condition. The council has no problems spending extensive amounts the closer you get to the seafront.</i>	The draft capital budget includes \$232,000 for the renewal of existing footpaths and \$223,000 for the construction of a new footpath on Nicolaus Baudin Drive. Along with \$88,000 in operating budget for footpath maintenance this equates to \$543,000 total spend on footpaths (excluding depreciation and corporate overhead distributions). Council's Asset Management Plans guide the long-term renewal and management of footpaths, roads and other community assets, including consideration of asset condition, risk, utilisation and service need. Capital works are then prioritised through the annual budget process using a decision-making matrix. This considers factors such as safety, community benefit, value for money, environmental impact, the number of people affected, road or path hierarchy, traffic type and volume, and the level of requests received over time. While many projects are important, not all can be funded in a single budget year. Council will continue to review footpath and shared path priorities through its Asset Management Plans, Long Term Financial Plan and annual budget process to balance infrastructure needs, affordability and long-term financial sustainability. There is an allocation in the Asset Management Plans for construction of the Mill Road footpath in 2027/28.
<i>The Draft addresses some fundamental and complicated scenarios for now and into the future in a reasonable manner. I know it isn't fancy, but making sure the infrastructure is in sound condition allows for everything else to take place. Therefore, I would like more money spent on all of the public footpaths throughout the community. When doing this, please consider the fact that the footpaths are being used by gophers, electric bicycles, walkers, runners, people with canes and rolling frames, non-electric bicycles, dogs, prams, people on 2-wheeled electric things (weird), and any future type of mobility aid/device that may arise. In this respect, footpaths need to be wider and maintained throughout the area. For example, I use a gopher to travel into Victor and back from EB to carry my groceries along the Esplanade or along Bay Rd. I am not disabled but choose to use an electronic mobility aid for environmental reasons. To go to Yilkie General Store, I go down Bay Rd where there is a footpath behind Rosetta Village (it's OK but beginning to deteriorate), cross the road to a newer footpath and go down to Tabernacle Dr intersection, make a left on Tabernacle and go down on that footpath (very good) until it gets to just before Windjammer Court where I have to cross the</i>	Council considers footpath width as part of the design process, having regard to the location, expected use, surrounding road environment, available space, accessibility requirements and relevant design standards. Where paths are used by a range of users, including pedestrians, prams, mobility scooters, bicycles and other mobility devices, these factors are considered when determining the most appropriate treatment. Council's Asset Management Plans guide the long-term renewal and management of footpaths and shared paths, including consideration of asset condition, risk, utilisation and service need. Footpath and shared path projects are then prioritised through the annual budget process using a decision-making matrix that considers factors such as safety, community benefit, value for money, road or path hierarchy, traffic type and volume, and the level of requests received over time. The specific locations raised in the feedback will be provided to Council's infrastructure team for review and will be considered alongside other footpath

road, go on a narrower and less maintained footpath from that side of the road down to Franklin Parade. On the less maintained footpath, new asphalt has been laid that is narrow and doesn't provide enough width for a gopher and in some places where you have to cross a road, is very, very narrow to make the crossing on the other side to continue to use the footpath. I am able to do it because I can see well and maneuver the gopher well, but elderly and disabled people would struggle with this. I'm not sure why the footpath was carried out in this manner without actually using a mobility scooter (gopher) to test it out. Finally, when going down Giles street, the new footpath is no where near wide enough for a gopher which forces me to use the street where you have provided adequate cut-outs for motor vehicles but they STILL aren't used so I have to dodge around a car on a narrow street because I can't use the footpath. Footpaths enable people to walk, stroll, take children out, allow teenagers to walk together down the street, provide a safer place for people on mobility scooters, using canes, using rolling frames, etc., to get exercise and meet others. It is a simple thing to do instead of concentrating on car requirements. Please reconsider the amount and places you are choosing to spend the money for footpaths and put down counting metres on the footpaths to see where the heaviest traffic is so you can provide the best footpaths for that use. For side streets or less heavily used footpaths, at least make whatever you do wide enough and easy enough (in some areas I'm on quite a lean when traversing because of the footpath angle) for mobility scooters. If you want me to do the survey for you by taking my scooter around the area, please let me know as I would be happy to do so.

priorities through Council's Asset Management Plans, Long Term Financial Plan and future annual budget processes.

Oppose the Sport Precinct development and it's associated costs and long term lease proposal

Council acknowledges the feedback regarding the Regional Community, Sport and Recreation Precinct and the concerns raised about cost, lease arrangements and long-term financial impacts. Council is pleased that, through negotiation, the proposed lease term has been reduced from 149 years to 99 years. Project costs have also been incorporated into Council's Long Term Financial Plan to assess affordability and financial sustainability.

The project has consistently rated as the highest priority project for the community through previous consultation processes. Under the current proposal, Council would receive a significant community asset valued at approximately \$41 million for an \$11.7 million cash contribution, supported by \$4 million in grant funding.

A decision to proceed has not yet been made by Council. Any future decision remains subject to further due diligence and the achievement of a number of non-negotiable requirements, including securing the remaining required grant funding of approximately \$700,000 and completing the community land revocation process.

<i>Our rates are extremely high already, that's a huge increase.</i>	Council recognises that rate increases affect households and businesses, particularly during ongoing cost-of-living pressures. At the same time, rates must be set at a level that supports long-term financial sustainability, asset renewal and the delivery of services and infrastructure expected by the community. The proposed rate increase seeks to balance these needs with the community's capacity to pay. Feedback about affordability and the level of the proposed increase will be considered by Council Members before the final Annual Business Plan, Budget and rates are adopted. The final decision on the Annual Business Plan, Budget and rates will be made by Council after reviewing all community feedback received through this consultation process.
<i>Why do we have to pay 1.5% on top of rate increase. As pensioners it is hard on our finances now. What is the extra money to be spent on</i>	The proposed 1.5% Financial Sustainability Index is intended to support Council's long-term financial sustainability, asset renewal and service delivery. It helps address previous years where rates were either not increased during the COVID period or were increased below CPI, while also supporting Council's ability to maintain services and infrastructure for the community. The additional revenue will be used to support asset renewal and maintenance, meet rising service delivery costs, and help move Council's operating budget back to a breakeven position sooner, rather than maintaining deficits for longer than projected in the Long Term Financial Plan.
<i>responsible decisions. A balanced approach. Facilities ,sports, arts</i>	For Council Member consideration.
<i>I am opposed to the rate rise and "sustainability" fee which to me is covering overspending and mismanagement of funds . I am opposed to the recreation precinct model as it stands. A lease of land for 100 + 50 years is uncommercial and the rate payers stand to lose a lot of money because the current model favours the developers and the community at large was against it.</i>	Refer earlier response regarding rates Refer earlier response regarding Precinct Lease
<i>It is bad enough for rates to go up by CPI, but to add 1.5% on as well is a step too far. It is acknowledged that the City has the highest number of retired people iin the state and as most are pensioners, there will be further hardship thrust upon them.</i>	The draft 2026/27 budget has been developed from a zero-base budgeting approach, with significant reductions and savings identified across many service areas. The proposed average rate increase of 6.4% comprises CPI (4.9%) and a 1.5% Financial Sustainability Index. The sustainability component reflects previous years where rate increases were frozen during COVID-19 or kept below CPI. Council must balance affordability with the need to maintain services, renew ageing infrastructure and ensure long-term financial sustainability. Council also continues to pursue efficiency improvements

	and alternative funding sources, including grants and user-pays revenue, to reduce reliance on rates wherever possible.
<i>-I don't believe the rates need to be raised higher than the CPI, there cost of living crisis is already hitting too hard -I believe the council is subsidising too much money into the Horse Drawn Carriage attraction, the investment is outweighing the return. The cash portion of their support needs to be scaled back. -Lower the amount of community grants available to help catch up on the financial deficit -\$210,000 for the Fleurieu Study Hub seems excessive when we have libraries and University facilities available to students free of charge. -If we know that the population is going to double, why do we need to spend \$50k on a marketing campaign? Seems like a waste of money when people are going to be here anyway.</i>	Refer earlier comments regarding the proposed rate rise and financial sustainability. The Victor Harbor Horse Tram is an iconic tourism attraction and an important part of the local visitor economy. Council's support for the service is an investment in a community asset that contributes to Victor Harbor's identity, tourism appeal and economic activity. The Horse Tram Authority is actively working to reduce its reliance on Council rate revenue. This includes planning for growth in working horse numbers to support increased service capacity and income, reducing operating expenses where possible, and exploring opportunities to expand alternative income streams. The proposed marketing expenditure relates to destination marketing designed to grow visitor numbers and support the broader Victor Harbor economy. Tourism remains an important contributor to local business activity, employment and regional economic strength. The Fleurieu Study Hub is intended to support local access to tertiary study and skills development. It aligns with Council's Future Ready Strategy by helping create opportunities for local people to study, work and remain in the region, while also supporting a more balanced demographic and helping meet the service needs of an ageing community. Council will continue to consider opportunities to reduce expenditure, including the level of community grants on offer. This needs to be balanced against the value these grants provide to local community groups, volunteers and initiatives that deliver broader community benefit.
<i>All people need to live within their means. Always spend less than they receive. Council should do the same. Manage operating costs so that they meet the income. Each sector of council need to reduce costs. No more coffee meetings in cafes on the ratepayers dime, for example. Most people are struggling with the cost of living at the moment and can't afford a rate rise as well. The arrogance of council to expect ratepayers to cover their mismanagement of incoming funds is astounding. Live within your means!</i>	Refer to previous response.
<i>I would suggest that with the growing older population especially with the introduction of clifton estate that you should be planning for improved and increase healthcare e.g. new and larger hospital to cover Goolwa to Encounter Bay.</i>	Council's Urban Growth Management Strategy, Asset Management Plans and Long Term Financial Plan help guide how Council plans for future population growth, infrastructure needs and community services. These documents support

	long-term planning so growth is managed in a way that protects the lifestyle, environment and sense of community that residents value. Primary healthcare services, including hospitals and broader health system planning, are primarily the responsibility of the State Government. Council does, however, play an important supporting role by advocating for local service needs and working with other levels of government, service providers and community organisations to support health and wellbeing outcomes for the community. Council also delivers and supports a range of wellbeing programs locally, often through grant funding and partnerships. These initiatives help respond to community needs, support social connection and contribute to the health and wellbeing of residents.
<i>No, you need to run a balanced budget. My husband and I are absolutely against spending more than you earn. We are perplexed, as many of our friends are, as to why Whalers Road needs upgrading for example. We are still in horror that the ramp in the footpath between the paddock near Tabernacle Road that crosses over to the new development that was put in three years ago has now been surrounded by orange ballads and looks like it will be removed. Why on earth was this put in place crossing over a main road going from paddock to paddock? Yet more wasted rate payer's money by your seemingly inept council?</i>	Council aims to achieve balanced operating budgets in most years. Whalers Road reconstruction was required as the road pavement had reached the end of its useful life resulting in an ongoing increase in maintenance requirements and costs. As the road pavement is being reconstructed from the base up the opportunity was taken to improve stormwater, lighting and pedestrian access at the same time. The developer of Seascape on Waitpinga Road will be providing a connecting footpath from their development connecting to existing footpaths in Bay Road. The work is currently on hold pending the development application of the property on Tabernacle Road so that the footpath can be constructed to provide connectivity to the residents of that development too. This is not being paid for by rate payers.
<i>Because you keep taking more and more money from us. We pay your wages. But you seem to forget that. You need to be more transparent with our money. You waste so much off our money with no consequences.</i>	The Annual Business Plan and Budget sets out how Council proposes to allocate funding for services, programs and projects in the year ahead, and how these contribute to the community's long-term objectives. It links to Council's Community Plan, Long Term Financial Plan and Asset Management Plans, and provides the community with an opportunity to review and comment on Council's priorities before final decisions are made. In preparing the draft budget, Council has sought to keep rates as low as possible by preparing the budget from a zero base, reviewing expenditure across service areas, applying reductions where possible, seeking productivity improvements and pursuing alternative funding sources such as grants, user-pays revenue and partnerships.

	The final budget and rates will be considered by Council after reviewing community feedback received through this consultation.
<i>If Capital Expenditure is reduced by \$1.9 m then the City will not increase its debt (and lower future interest repayments). Strongly urge Councillors to balance the budget without increasing borrowings.</i>	Council's budget and Long Term Financial Plan seek to balance affordability with the need to maintain infrastructure, deliver services and invest in projects that provide long-term community benefit. While reducing capital expenditure could reduce borrowing requirements in the short term and interest repayments in the longer term, it would not reduce the operating deficit in the current financial year, as capital expenditure is treated separately from Council's operating budget. Reducing capital expenditure may also delay important infrastructure renewal or new infrastructure investment and increase costs in future years. Council therefore considers capital works through its Asset Management Plans, Long Term Financial Plan and annual budget process to ensure investment decisions balance asset condition, risk, service need, community benefit, affordability and long-term financial sustainability. Council has been transparent about the funding approach for the Regional Community, Sport and Recreation Precinct, including the use of targeted rate increases and borrowings. The additional rate revenue raised to date has helped reduce future borrowing requirements, and projected debt levels remain within Council's adopted financial limits.
<i>I am generally supportive of the 2026/27 Annual Business Plan and Budget. The key areas I support are the growth planning initiatives. I believe it is important that Victor Harbor continues to grow and attract both younger families and retirees. Thoughtful planning now will help ensure the town can manage future growth while maintaining the lifestyle that makes the area attractive. I also support the continued investment in footpaths and shared pathways. This is especially important as I regularly see tourists visiting the area to ride the Encounter Bikeway, which has become a valuable recreational and tourism asset. As the owner of a local bicycle business, I have also noticed a significant increase in customers servicing and repairing their bikes for commuting following recent increases in fuel prices. This suggests that cycling is becoming an increasingly important transport option for local residents. For this reason, I believe further consideration should be given to cycling infrastructure as part of future transport planning. Improved cycling infrastructure could encourage more people to use bikes for short local trips, while also helping address future traffic challenges identified through the Integrated Transport Study. Research from the OECD shows that safe walking and cycling infrastructure can reduce reliance on cars and help ease traffic congestion. As Victor Harbor continues to grow,</i>	Council is currently developing an Integrated Transport Strategy that considers all modes of transport, including cycling. The strategy is intended to support future growth by improving connectivity, accessibility and transport choice across the community. Cycling infrastructure will be considered as part of this broader transport planning framework. The 2026/27 Annual Business Plan and budget also supports the continuation of design work to improve the Encounter Bikeway from the Yacht Club to Council boundary with Alexandrina.

<i>cycling should be considered an important part of the town's transport network, not just a recreational activity.</i>	
<i>The third highest percentage of funds is suggested to be spent on parks, etc but especially sport. I believe NOTHING should be spent on ANY sport facility EVER. If people want sporting items, they should pay for it themselves. Let sporting clubs pay for everything they want. Ratepayers and taxpayers should not pay for someone's "hobby" at the expense of important items such as roads, health facilities, housing infrastructure needs. There's going to be a huge increase in residents in Victor, looking at all the housing developments, and sport should be OFF any proposed expense to locals.</i>	Council recognises that not all residents use or support the same facilities and services. Rates fund a wide range of community infrastructure and services, and Council must balance investment across many priorities, including roads, public spaces, community facilities and recreation. The Regional Community, Sport and Recreation Precinct has been consistently identified as a high priority by the community through several consultation processes. While it includes sporting facilities, it is intended to provide broader recreation and community benefits for residents of all ages.
<i>It is very difficult financially as the moment so a rate increase feels unfair. Can you please offer payment plans for council rates and ability to defer rates</i>	Ratepayers who are experiencing significant financial hardship can apply to Council for a remission or postponement of part or whole of their council rates. Applications are considered on their own merits. It is recommended that ratepayers experiencing financial difficulties or hardship first discuss their circumstances with the Senior Revenue Officer. Council offers other assistance for ratepayers to meet their council rates obligation, such as payment arrangements, due date extensions and direct debit payments. Seniors Rates Postponement is also available to holders of a State Seniors Card for their principal place of residence.
<i>I don't agree with your rates increase calculation on one quarter's results. Would prefer an annual inflation figure to base the CPI calculation on. The Consumer Price Index (CPI) for South Australia has reached its lowest level since September 2021, with an annual inflation rate of 3.2%, down from 4.5%</i>	The 2026/27 draft budget references Adelaide CPI that is released at the March quarter of 4.9% and uses this as the CPI component of the proposed rate increase. This references CPI for the 12 month period to March 2026, and not just the three month period preceding this time.
<i>Why can't Victor Harbor Council fall in to line with Alexandria Council, rates should stay within CPI.</i>	Refer previous comments regarding rates and sustainability index.
<i>The community needs hard rubbish collection a couple of times per year.</i>	Refer previous responses regarding hard waste collections.
<i>The rates are again greater than CPI! - why ??? The compound increase of rates over the past 4 years is materially above both CPI and what is considered reasonable ??? There has been no reduction of operating expenses. The operating deficit continues to increase funded by increased debt. The council continues to be one of the highest rating councils in the state. Why ????? The Council continues to support expenses that are "non core " to its core business / charter . - why ????? There appears no attempt to rationalise or seek saving by council by sharing costs with other councils or seeking a merger? The Council services are erratic and dysfunctional due to high staff turnovers - why? The equivalent full time employees of council have materially increased over the past 7 years?</i>	Refer to previous comments regarding rates, the Financial Sustainability Index and the cost-saving measures applied in preparing the draft budget. Council already shares a number of services with other councils to help manage costs and will continue to explore further opportunities for collaboration, shared service delivery and other structural efficiencies in the future. Council has also introduced operational improvements to limit growth in staffing while continuing to meet service needs. As a growing council with expanding open space, assets, infrastructure and community expectations, appropriate staffing levels are still required to deliver services safely, effectively and sustainably.

Other general comments provided about the draft 2026/27 Annual Business Plan and Budget

The following outline additional commentary provided by survey respondents. An administration response is provided only where required, all comments are provided for Council Member consideration.

Other general comments about the draft 2026/27 Annual Business Plan and Budget	
Respondent Commentary	Administration Response (if required)
<i>The Budget is a document full of glossy photos accumulations of large sums of money with no attached explanations, and no measures of productivity, progress on efficiencies, and the impact of large national and international financial changes that will massively impact on Council Operations. There is no mention in the Budget about minimising risks from AI, building resilience about an older population, and how the real economy of Victor Harbor is shrinking as it becomes more and more reliant on handouts from the Federal Government, influxes of older retirees, and the replacement of small businesses with big box enterprises.</i>	Council recognises the risks and opportunities associated with artificial intelligence and is managing these through existing corporate risk and governance processes. This work is treated as part of business-as-usual risk management rather than a separate Annual Business Plan deliverable. Council's key strategies also address broader challenges facing the community, including economic development, future readiness and growth planning through the Urban Growth Management Strategy and related strategic work. Refer to earlier responses regarding productivity, efficiency improvements and the steps Council is taking to manage operating costs.
<i>The Cricket Club have contacted S.A.C.A in regards to new practice nets installed in roughly same position but the new entrance has to be looked at and approved - otherwise that club could collapse due to not being able to attract new players and juniors due to old 1970s rubbish nets and hitting balls into passing traffic, this is unacceptable. All traffic has to come in the northern entrance: football, netball, cricket, BMX, pump track, teachers, students, rubbish trucks, food supplies, school buses, ambulances, random town residents exercising. Encounter Bay Oval is hardly used in comparison to Victor Harbor Oval due to isolated location and no school use. As a club that is growing with the town population, this is urgent priority 1. Regards VHFC Committee. Information on traffic using the Victor oval reserve. Currently there is 57 carparks used every day for students, staff, trades people, motor bikes etc. on the top carpark adjacent the clubrooms, that is 114 movements a day for the school alone, not counting rubbish trucks accessing school bins, oval bins & food truck deliveries, school buses. There is approximately 25 to 30 cars accessing pump track & BMX track every day. The footy club uses the oval every weekday evening for training, heavy traffic again till 8.00pm most nights & every 2nd weekend for games Saturday and Sundays. 250 to 300 cars entering and leaving. On major game days there could be 2,000 people entering and leaving The RSL also access the clubrooms from the carpark rear entrance Wednesday & Fridays This sporting Reserve now hosts major sporting events e.g. State country championships, GSFL finals. State 1st nation carnivals, SANFL games, athletic meetings, cricket</i>	Refer previous response.

<i>finals. The need for a new entrance and northern boundary is way over due, this cannot be held over for another 4 years, this is urgent & must be brought forward in the plan, please reassess, the use of this oval & reserve is out of control, it has 75% more use than the Bay oval. Regards Jeff Kairl Volunteer VHFC & oval curator</i>	
<i>What are the metrics used to measure productivity gains? Bear in mind warm fuzzy feelings are not quantifiable so are not a valid metric.</i>	Refer previous response.
<i>It is concerning that the projected financial performance is listed at on the edge of potentially unsustainable and there is a plan to borrow a massive amount of money to found the precinct. Looking through the list of current businesses run through the council such as the horse tram and rec centre, the majority run at a loss. I am concerned that the precinct will not be able to maintain its yearly operational costs while creating some ability for the council to repay the debt it is taking on. The budget states that repayments will be made against the \$20.3million debt but it does not indicate the ways in which this revenue will be generated. How are ratepayers meant to envision a way to pay down this debt when the council expects (from the graph on pg47) to have deficits until the 2030/2031 budget? As an aside, the budget explains a rate increase of 6.4%. The documents also states that there are 11,690 rateable properties. It would be beneficial if the document stated how many additional properties have been built since the previous budget and what that increase in rates is for council. As rates make up the majority of the budget revenue it is worthwhile for rate payers to know how much more money council is generating from growth given that the budget consistently states that it is planning for the future growth of the area. It is understandable that rates may need to increase however there should be transparency around the difference between the revenue generated between the previous financial year's rate and property number and the new rate and property number. This would clarify the position and let us see the difference, if any, that an increased growth has produced. It is important to give residents an ability to understand the need for an increase, rather than simply stating that it is somehow not a financial burden if it is only \$3.70 a week. At the moment it feels as though the council must be making more money from rates given the number of additional houses and yet somehow this doesn't seem (I can't find it listed anywhere) to be accounted for when the increase is calculated.</i>	Growth represents additional rate revenue from new properties created through development and subdivision. It is separate from the average rate increase applied to existing properties and reflects the increase in the number of rateable assessments within the Council area. Growth is expected to be 1.1% and is calculated separately from the average rate increase for existing properties. Council first determines the total rates income required to fund the budget, then considers growth, the fixed charge and the rate in the dollar to calculate the average increase for existing ratepayers. In simple terms, growth revenue comes from additional rateable properties and is not the same as increasing rates for existing ratepayers. It helps fund the additional infrastructure, services and operating costs required as the city grows, but it does not remove the need to set rates at a level that supports the overall budget, asset renewal, service delivery and long-term financial sustainability. The number of new properties and the expected income from those new properties is provided in the Statement of Expected Income on page 82 of the ABP.
<i>The document is way too large and complicated for the average person to provide feedback. Trying to find what we are giving feedback on is hidden and buried within a large complex document. The majority of the elderly population and those of lower socioeconomic standing would find this way too hard to navigate or give the time to provide any meaningful feedback.</i>	Council provides a summary version of the Annual Business Plan and Budget to make key information easier for the community to understand. A full version is also made available for those who want more detailed information. Council will continue to refine its documents to improve readability, clarity and accessibility for future consultations.

<i>As a long-term resident, business owner, property investor and former employee of the City of Victor Harbor, I have a strong interest in seeing our community continue to grow and prosper. Victor Harbor is entering a period of significant change. Population growth brings opportunities, but it also creates challenges around infrastructure, housing, transport, community services and financial sustainability. It is important that Council continues to take a long-term view and balances growth with affordability for existing residents. Having been a former employee of the City of Victor Harbor, I know first-hand the effort that Council staff put into serving the community. While I may not agree with every aspect of the proposed budget, I have a genuine appreciation for the professionalism, dedication and hard work of the staff who are tasked with delivering services and implementing the decisions of Council. In an environment where public expectations continue to increase, I believe their efforts deserve recognition and thanks. I also encourage Council to continue improving transparency around major projects and long-term financial planning. The community is far more likely to support difficult decisions when there is a clear understanding of the reasons behind them, the expected benefits and the long-term financial implications. Victor Harbor remains one of South Australia's most desirable places to live, work and visit. My hope is that future investment decisions continue to balance growth and opportunity with affordability, financial sustainability and the preservation of the character that makes our community unique.</i>	For Council Member consideration.
<i>It is a commendable budget in a difficult financial time. Well done.</i>	For Council Member consideration.
<i>Financial management of council's affairs and escalating debt load are critical issues in 26/27 and beyond</i>	For Council Member consideration.
<i>Local transport needs to be addressed. More public services to at least Adelaide.</i>	Council recognises the importance of reliable transport connections between Victor Harbor, Adelaide and the broader region. While public transport services are planned, funded and operated by the South Australian Government, Council has an important role in advocating for improved transport outcomes, undertaking integrated transport planning and ensuring local infrastructure supports community connectivity. Council is currently developing an Integrated Transport Strategy that considers all modes of transport, including public transport, and will help guide future advocacy and infrastructure planning in response to the area's continued growth.
<i>would like more support on the arts.visual and performing.</i>	For Council Member consideration.
<i>We have to live within our means, it is time councils also did so - money does not grow on trees.</i>	Refer to previous comments regarding budget deficit and sustainability index.
<i>-It should include significantly higher rates for holiday houses/ Air BnBs. These properties are vacant for the majority of the year and we should be encouraging owners to either rent them out long term</i>	The land use categories provided by the Valuer General do not have a land use code for a differential rate to be applied to non-resident or rental properties.

<i>or sell them so that local people can purchase them to live in</i>	Council is currently undertaking a Rating Review which specifically includes consideration of other options to address this issue.
<i>24% of dwellings unoccupied is very high. Does this correlate to approx. 2000 homes that wouldn't need to be built, therefore saving valuable, precious rural land from development. Therefore, less infrastructure also needed for new estates as housing already for immediate occupation? What role is council envisaging for developers to play in regard to road infrastructure upgrades required for new estates? Will developers be required to pay for upgrades thereby reducing costs to rate payers. Will council be monitoring these developments for compliance, quality & delivery of promised results? Will council be coordinating services construction so that a road is dug up once rather than 2 or 3 times, thereby saving rate payers additional costs & disruptions? We have experienced a small taste of this with the development impacts to Welch Rd where the speed limit has been reduced & an additional entrance created.</i>	The equation approximation is correct, however, Council is unable to mandate that unoccupied dwellings be occupied. Therefore, it doesn't preclude the need to plan for the projected growth in practice (including the subsequent impact on greenfield land and infrastructure). Regarding infrastructure costs, road and intersection upgrades at the interface of new estates are delivered by the developers of the relevant estates at their cost. Council monitors and conducts compliance and quality inspections of the work prior to accepting new and/or upgraded infrastructure assets. Service connections are the developers cost and not paid for by Council. Staff meet regularly with developers and third party service providers with the aim of coordinating work to reduce the impact on the community however unfortunately this can't always be achieved.
<i>Please do not put our rates up. Please do not spend more than your rates income. Please pay down the debt ASAP please stop vanity projects.</i>	Refer to previous comments regarding financial sustainability and asset management/project prioritisation.
<i>Listen to the people who pay your wages. Stop putting us into debt. For example Main Street precinct, absolute waste of our money. The swimming centre. Instead of being Olympic size and making money out of competitions, you decided that the look off it was more important. I'm pretty sure the basketball stadium will be the same.</i>	Refer to previous comments regarding financial sustainability and asset management/project prioritisation.
<i>City debt is an issue and lowering it, not increasing it, should be a Council priority.</i>	Refer to previous comments regarding Council's sustainability and Long Term Financial Plan.
<i>I would also encourage Council to consider the role that cycling infrastructure can play in supporting older residents. Victor Harbor has a large retiree population and many people eventually lose the ability to drive. Safe cycling infrastructure can help maintain independence and provide access to shops, services and social activities. This is particularly relevant with the growing popularity of ebikes and tricycles, which offer a stable and practical transport option for older residents who may no longer feel comfortable riding a traditional bicycle. As Victor Harbor grows, cycling infrastructure should be viewed not only as a recreational asset, but also as an important part of an accessible transport network for residents of all ages.</i>	Refer to previous comments regarding Council's Integrated Transport Strategy and the role of cycling infrastructure in future transport planning.
<i>I don't expect any reduction in sporting costs, whatever anyone says.</i>	For Council Member consideration.
<i>Dwellings unoccupied at 24% is very high compared to state figure. Is there a reason for this? With the very high homeless figures & housing crisis this seems to be a waste of housing in this area. How can the council better incentive people to either sell or rent these properties which may be considered an investment?</i>	Refer to previous comments.



Please stop spending rate payers money on the Presinct, prices have risen approximately 50+%.

Refer to previous comments regarding the Precinct project.

The full council should reject the current budget and instruct the administration to put in place a "zero based " budgeting system just like most professionally run businesses Capital replacements should be deferred to balance cash flows / deficits .

The draft 2026/27 budget was prepared using a zero-based budgeting approach, requiring expenditure to be reviewed and justified rather than simply carried forward from previous years.
Refer to previous comments regarding asset management, capital works prioritisation and the Long Term Financial Plan.

Written Submissions

During the consultation period the Council received seven (7) written submissions in relation to the draft 2026/27 Annual Business Plan and Budget.

Written Submissions from organisations, groups and proponents

Business Victor Harbor

Introduction

Business Victor Harbor welcomes the opportunity to provide feedback on the City of Victor Harbor's Draft 2026/27 Annual Business Plan and Budget on behalf of our members and the broader Victor Harbor business community.

Victor Harbor is entering one of the most significant periods of growth in its history, and is among the fastest-growing regional cities in South Australia. Business Victor Harbor supports Council's long-term vision for our city and recognises the considerable challenge of balancing population growth, infrastructure investment, financial sustainability and community expectations. This growth represents a substantial opportunity for both Council and the business community, and a strong, supportive relationship between them will be central to realising it.

Likewise, local businesses continue to operate within one of the most challenging economic environments in recent memory. Rising wages, superannuation, insurance, utilities, fuel costs, interest rates and increasing regulatory obligations continue to place significant pressure on business viability. Despite this, local businesses continue to invest, employ local people and contribute to the community – a confidence that reflects their belief in Victor Harbor's future.

Businesses create employment, invest in the community, activate public spaces, attract visitors and generate the economic activity upon which Council's long-term prosperity depends.

A financially sustainable Council ultimately depends upon a financially sustainable business community.

Business Victor Harbor's role is to bring together the practical experience of the local business community and contribute that experience in ways that strengthen Victor Harbor's economy for the benefit of the entire community. The comments contained within this submission are offered in that spirit.

In the interests of transparency, Business Victor Harbor notes that it receives a grant from the City of Victor Harbor, recorded within the Economic Development program of the budget. Business Victor Harbor values this partnership and makes this submission in its independent capacity on behalf of the wider business community.

Areas of Support

Business Victor Harbor supports a number of initiatives within the draft plan. In particular, we welcome continued investment in the visitor economy through destination marketing and the events program, the \$520,000 footpath program, and ongoing investment in the public realm that underpins Victor Harbor's appeal to residents, businesses and visitors alike. These are the foundations of a vibrant, growing regional city, and we encourage Council to maintain its commitment to them.

Consultation and Transparency

Business Victor Harbor appreciated the opportunity to participate in Council's consultation process and acknowledges the willingness of Council officers to respond to requests for additional information during preparation of this submission.

The consultation process also highlighted an opportunity for improvement. While the Draft Annual Business Plan provides a strong strategic overview of Council's priorities, the level of publicly available financial detail made it difficult to undertake meaningful analysis of several significant budget areas.

By way of example, the draft plan does not allow a reader to determine whether spending described as "economic development" is in the order of \$570,000, \$660,000 or several million dollars, as the figure varies depending on which activities are included. Similarly, the Economic Development Differential Rate reserve – into which the business differential is transferred – is not reported with an opening balance, annual transfers or closing balance, making it difficult to trace how that revenue is applied. We also note that total rates revenue, and the proportion of revenue derived from rates, are each stated differently in different parts of the document.

These are matters of presentation rather than substance, but resolving them would materially improve the community's ability to engage with future budgets.

We further note that the Essential Services Commission, in its advice under the Local Government Advice Scheme, has identified sustained rates growth above CPI, and the accumulation of cash reserves without a clearly articulated purpose, as recognised risks to ratepayer affordability and long-term financial sustainability. Business Victor Harbor's call for clearer reporting of the economic development differential and its reserve is consistent with that independent guidance.

As the representative organisation for Victor Harbor's business community, Business Victor Harbor approached this consultation with the intention of providing practical, evidence-based feedback. Representative organisations can only provide informed strategic feedback where sufficient information exists to understand not only what is proposed, but the priorities, assumptions and opportunities that underpin those proposals. Business Victor Harbor is not seeking confidential operational information. Rather, we encourage Council to continue improving transparency around major budget allocations, and to engage Business Victor Harbor earlier in the development of major initiatives and policies – not only through formal consultation – so that representative organisations and the broader community are better equipped to provide informed, constructive and valuable feedback.

Rates and Affordability

Business Victor Harbor acknowledges the genuine cost pressures Council faces in funding services and infrastructure for a rapidly growing city, and recognises that a significant portion of the operating deficit reflects non-cash depreciation rather than discretionary spending.

At the same time, the proposed average rate increase of 6.4% follows a 5% increase in the previous year, and applies in addition to the differential premium already paid by commercial and industrial ratepayers. For many businesses already managing rising wages, insurance, utilities and compliance costs, the cumulative effect is significant.

Business Victor Harbor encourages Council to continue working to keep rate increases as low as sustainably possible, consistent with the guidance of the Essential Services Commission, while maintaining the services and infrastructure the community values. We raise this not in opposition to responsible investment, but to ensure the affordability of the local business community remains firmly in view.

Maximising the Community Value of Public Assets

Business Victor Harbor recognises that Council is the custodian of a significant portfolio of community assets held on behalf of ratepayers. Like any long-term investment, these assets should continue to evolve throughout their operational life.

Continual improvement through better utilisation, customer experience, accessibility, programming, strategic partnerships and innovation can significantly increase the community value of existing

assets while larger capital projects are being planned. Business Victor Harbor encourages Council to view stewardship as an ongoing process of continually improving the value that community assets deliver, rather than simply maintaining the status quo.

This philosophy is equally applicable to visitor attractions, community facilities, commercial operations and future capital projects. By continually strengthening the value delivered by existing assets, Council increases its capacity to reinvest in infrastructure, community services and future opportunities without placing unnecessary pressure on rates or business charges.

Stewardship is not simply preserving community assets. It is continually improving the value those assets return to the community.

Recognising Commercial Expertise as a Community Asset

Victor Harbor's business community possesses extensive expertise across hospitality, tourism, marketing, finance, technology, retail, construction, professional services and customer experience. Collectively, this knowledge represents one of Victor Harbor's greatest strategic assets.

Business Victor Harbor believes there are ongoing opportunities for Council to better utilise this practical commercial expertise when considering the performance of community assets, economic development initiatives and policies that directly affect local businesses. We would welcome the opportunity to facilitate commercial reviews, workshops or advisory input that bring together local business owners to identify practical opportunities to improve customer experience, increase revenue, strengthen activation and enhance the long-term sustainability of Council-operated businesses.

Business Victor Harbor values robust discussion and recognises that not every recommendation will ultimately be adopted. What is important is that the practical experience contributed through consultation forms a meaningful part of the decision-making process.

Better utilising the experience that already exists within the Victor Harbor business community has the potential to strengthen decision-making, improve long-term financial outcomes and further support Council's own strategic objectives.

Viewing Business as an Economic Partner

Business Victor Harbor encourages Council to continue viewing business-related fees, permits and regulatory charges through the broader lens of economic development. Too often these charges are considered only in terms of the revenue they generate. Equally important is the economic activity they influence. Every dollar collected through business fees is a dollar invested by businesses already contributing through employment, property investment, tourism, activation and community participation.

This is particularly relevant to the economic development differential. Commercial and industrial ratepayers contribute approximately 7.5% of Council's total rate revenue from around 4.9% of rateable properties, and in addition pay a differential premium of approximately \$500,000 each year that Council quarantines for economic development. Business Victor Harbor supports a dedicated investment in the local economy. We simply ask that the premium businesses contribute be reported transparently and linked to measurable outcomes – such as investment attracted, business growth, jobs supported and visitor activity – so its value to the community can be clearly demonstrated and built upon over time.

Business Victor Harbor will also write separately to Council regarding outdoor dining, street trading and the broader business engagement process. That correspondence should be read in conjunction with this submission, as it reflects our view that economic policy and meaningful consultation are closely connected.

Recognising Regional Economic Assets

Business Victor Harbor was disappointed that no budget provision has been made toward SteamRanger's request for assistance in restoring the Victor Harbor Railway Station ahead of the station's centenary and the Cockle Train's 40th anniversary.

While recognising that the station itself remains a State Government asset, SteamRanger delivers extraordinary economic value to Victor Harbor through tourism, visitation and regional promotion. From a business community perspective, supporting one of the region's most significant visitor attractions represents an investment in the local economy rather than simply a contribution towards infrastructure ownership.

Business Victor Harbor encourages Council to continue exploring opportunities to work collaboratively with SteamRanger and other regionally significant tourism stakeholders to support these important assets.

Closing

Business Victor Harbor supports Council's long-term vision for Victor Harbor and recognises the complexity of balancing financial sustainability with the needs of a rapidly growing regional city. We believe that financial sustainability is achieved not only through prudent expenditure, but through continually improving the value of community assets, encouraging private investment and supporting the businesses that contribute to Victor Harbor's economic vitality every day.

In making these comments, Business Victor Harbor is seeking to support the delivery of Council's own adopted strategies, including the Economic Development Strategy 2020–2030, the Investment Attraction Strategy, and Council's commitment as a Small Business Friendly Council. We see our role as a partner in achieving those shared objectives.

Business Victor Harbor values consultation that enables representative organisations to make a genuine contribution to policy development. Consultation is most effective where practical experience is respected, information is sufficient to support informed discussion, and stakeholder input remains part of the conversation as ideas evolve. We believe this approach consistently leads to stronger decisions, stronger relationships and better long-term outcomes for the entire community.

Business Victor Harbor does not seek influence for its own sake. It seeks to ensure that the practical experience of those investing in, employing within and contributing to Victor Harbor is meaningfully considered before decisions affecting the local economy are made. We remain committed to contributing thoughtful, evidence-based advocacy that supports both the business community and the wider Victor Harbor community.

Written Submissions from residents

Resident 1

The 6.4% increase is far too much & much more than the CPI increase! It reflects the over ambitious & extravagant spending by the Council!

Resident 2

A lot of the projects planned sound very grand – but I feel that basic services are being overlooked to achieve them.

I have lived on Mission Ave for 21 years and there are still no footpaths. It means that children, mothers with prams, people pushing wheelchairs and people driving gophers all have to use the road which is dangerous.

Secondly I am elderly, with only a small car, so I am very limited in what I can take to the recycling centre at Goolwa. Many of my friends don't even have a car – let alone a trailer. A lot of councils provide a hard rubbish collection for larger items. It would be a great help if council were to provide this service.

My third issue is that the street sweeper hardly ever comes around. The council planted a tree opposite my house which makes a big mess in the drains. When it rains the flow of water is restricted, meaning that at 72 I have to go out and clear it with a shovel. It is a problem that needs addressing.

I won't even mention the potholes in the roads, which may be the responsibility of the road transport authority.

With the increase in population it would be great if more businesses opened up here. A shopping centre away from Woolworths would be helpful in easing traffic congestion. And a Service SA centre would be great. Not sure if council can do anything about these issues.

On the plus side our library is fantastic, as are the staff at both the library and the council office. Victor Harbor is still one of the best places in the world to live.

Resident 3

I strongly oppose the Draft 2026/27 Annual Business Plan and Budget.

The proposed budget continues a pattern of excessive rate increases, operating deficits, growing debt and expenditure on discretionary projects at a time when many residents are facing significant cost-of-living pressures.

The Council appears to have lost sight of its primary responsibilities of governance, oversight, prudent financial management and delivery of core local government services.

Rate Increases Have Become Excessive

Council proposes a further average rates increase of 6.4% for 2026/27, consisting of CPI of 4.9% plus a Financial Sustainability Index of 1.5%.

This follows previous increases of:

6.2% in 2023/24

6.0% in 2024/25

5.0% in 2025/26

6.4% proposed in 2026/27

This represents a cumulative increase of approximately 23.6% over four years before taking into account property valuation increases.

However, the reality for many ratepayers is significantly worse than the advertised "average increase".

My own total rates notice have increased from:

*\$2,675.90 in 2021/22
to
\$3,445.20 in 2025/26*

This is an increase of 28.75%, without taking into account another significant rate increase for 25/26.

Council repeatedly references an "average" increase, yet nowhere in the budget documents is there transparent reporting showing the total additional revenue generated from substantial capital value increases across the municipality.

The budget acknowledges that:

*78.6% of properties increased in value by between 10% and 20%; and
6.0% increased by more than 20%.*

My valuation has gone up 80% since 2021/2022

- Original amount: \$500,000 (2021/2022)*
- New amount: \$900,000 (2025/2026)*
- Increase: \$400,000*
- Percentage increase: 80%*

When property values rise substantially, Council collects additional revenue even before applying further rate increases, not to mention the substantial new builds constructed in the area further adding to the revenue.

The community deserves transparency regarding:

- How much additional revenue has been generated from valuation increases over the past four years;*
- How much of Council's revenue growth is due to valuation increases rather than the advertised average rate rise; and*
- Why these substantial additional revenues have not reduced pressure for further increases.*

Victor Harbor Already Has Some Of The Highest Rates In South Australia

Independent rate comparisons place Victor Harbor amongst the highest-rated councils in South Australia.

Ratepayers are already paying significantly above the state average.

Before any further increase above CPI is considered, Council should first demonstrate that all non-essential expenditure has been eliminated and that operational efficiencies have been maximised.

Operating Deficits Are Not Sustainable

The draft budget forecasts:

- Operating expenditure of approximately \$42.8 million;*
- Operating income of approximately \$40.9 million; and*
- An operating deficit of approximately \$1.9 million.*

This means Council intends to spend more money than it earns.

This is not a sustainable business model.

Any private business continually operating at a loss would be forced to:

- reduce expenditure;*

- defer projects;
- review staffing structures;
- improve efficiencies; and
- focus on essential services.

Instead, Council appears to be treating deficits as normal.

The budget forecasts continuing deficits and increasing debt while simultaneously imposing above-CPI rate increases on residents.

Debt Is Becoming A Substitute For Financial Discipline

The budget forecasts borrowings of approximately \$14.3 million by June 2027.

The Council frequently refers to "intergenerational equity" as justification for debt.

However, intergenerational equity should not mean today's elected members making spending commitments that future generations are forced to repay.

Debt should only be used for essential long-life infrastructure.

Debt should not become a mechanism to avoid making difficult expenditure decisions today.

Every dollar borrowed today reduces the ability of future councils to respond to genuine priorities and emergencies.

Major Projects Need To Be Reassessed

Regional Community Sport and Recreation Precinct

Council continues to promote the Precinct despite ongoing concerns regarding affordability and long-term operating costs.

The budget itself shows that Council's construction contribution of approximately \$11.7 million has merely been deferred rather than removed.

The project remains a substantial future liability.

I note that ESCOSA previously recommended Council review the timing, scale and need for the Precinct and consider user-pay funding mechanisms rather than general rates.

I support that recommendation.

This project should not proceed unless:

- fully costed;
- financially sustainable;
- supported by external funding; and
- able to operate without imposing further significant burdens on ratepayers.

Arts and Culture Centre

The repeated allocation of significant funds for planning and design activities raises serious concerns.

The budget documents over multiple years indicate substantial expenditure allocated towards planning and design without any obvious delivery outcome.

Council should provide a complete accounting of all expenditure incurred on this project and justify any future spending.

Encounter Community Centre

The proposed transfer and ongoing support of the Encounter Community Centre should not be funded through increasing rates.

Council should first focus on core infrastructure, roads, drainage, waste management and asset maintenance before expanding commitments to discretionary facilities.

Horse Drawn Tram

While the Horse Drawn Tram is historically significant, it costs ratepayers over half a million dollars annually.

Council's own budget allocates approximately \$552,500 in operating, in-kind and capital support to the Tram Authority.

If Council is genuinely concerned about financial sustainability, all options should be considered, including:

- *privatisation;*
- *commercial leasing;*
- *external management; or*
- *asset sale.*

Core Services Must Come First

Council's role is not to operate as a tourism enterprise, property developer or venture capital fund.

Council's primary responsibilities are:

- *roads;*
- *footpaths;*
- *stormwater;*
- *waste collection;*
- *regulatory services;*
- *public safety;*
- *asset maintenance; and*
- *sound financial governance.*

Every discretionary program should be reviewed against one simple question:

"Is this essential?"

If the answer is no, it should be deferred until Council returns to a sustainable financial position.

Council Has Forgotten Its Governance Role

The Local Government Act establishes elected members as governors and decision-makers on behalf of the community.

Their role is to:

- *provide oversight;*
- *scrutinise expenditure;*
- *ensure accountability;*
- *challenge assumptions; and*
- *protect the interests of ratepayers.*

The budget before the community does not demonstrate sufficient financial restraint.

Instead, it reflects an organisation that continues to grow expenditure while asking ratepayers to absorb repeated increases.

The ESCOSA report for the last two year states that the City of Victor Harbor's projected financial performance is mostly sustainable, with a planned average rate increase of 3.2% p.a. per property over the next 10 years.

What is ESCOCA's response to actual rate increases of over 6%?

Conclusion

I do not support the Draft 2026/27 Annual Business Plan and Budget.

I call on Council to:

- *Reduce the proposed rate increase to below CPI.*
- *Eliminate the Financial Sustainability Index.*
- *Prepare a balanced operating budget.*
- *Stop funding ongoing operating deficits through debt.*
- *Review the necessity and timing of the Precinct and Arts and Culture Centre projects.*
- *Reconsider support for the Encounter Community Centre.*
- *Investigate divestment, privatisation or commercial operation of the Horse Drawn Tram.*
- *Reduce non-essential expenditure across all departments.*
- *Improve transparency regarding the impact of capital value increases on rate revenue.*
- *Return Council's focus to core services, prudent financial management and responsible governance.*

Victor Harbor residents deserve a Council that lives within its means, respects ratepayer money and delivers essential services efficiently and sustainably

Resident 4

I do not support the 2026/27 Annual Business Plan and Budget for the following reasons, with some questions included which I would appreciate a response.

I cannot comprehend how you can have a budget totalling \$56.7MM, and you still have a deficit/loss of \$1.9MM, being only 3.3% of expenditure. Surely any business can cut 3% from \$57MM. It happens all the time. When any other business is running at a loss, it cuts costs and services for a period of time until things are corrected, which could mean hold staff increases, planning, or expenditure may need to be deferred. It may be uncomfortable, but it is essential when you are disproportionately increasing annual rates.

The planned increase in rates is to be 6.4%. Last years (2025/26) rate rise was advised to be 5%, and for 2024/25 it was 6%, and in 2023/24 it was 6.2%. i.e. 23.6% over the last 4 years, or 5.9% average per annum. This is unacceptable.

Please explain how this can be justified (and not by just saying it is necessary to maintain services as that is not true because services can be managed better or deferred) and how you expect our senior citizen residents to fund this on a continuing basis, when they have low and almost fixed incomes.

I also advise that my personal rates in McCracken went up by 22.5% last year. I understand how rates are calculated, but please explain to me how you publicly advise that rates would go up by only 5% on average last year, when that is clearly not true. Some rates would have had to move negatively, or zero, which I don't think happened.

As rates went up significantly over the last year due to the increase in property values, along with growth from subdivision activity and property improvements, surely revenue, and so expenditure

budgets would go up significantly to reflect this. I note that the net combined capital and operating expenditure for 2025/26 was \$58.3MM, but for this years budget it is less at \$56.7MM.

How can that happen, with property values and so by definition revenue going up by a large amount, along with an increase in population and houses.

There must be an explanation for this anomaly, which I would be pleased to understand. The total budget for 2024/25 was approx. \$55.1MM with an operating deficit of \$5.2Mm. For 2025/26 the total expenditure was \$58.6MM with an operating deficit of \$4.2MM, and for 2026/27 the budget is \$56.7MM with a forecast deficit of \$1.9MM.

That is total deficits of \$11.3MM over 3 years, assumedly funded through debt. In only 2024/25 an \$8.5MM fixed term loan and cash advance debentures were anticipated. Council and administration clearly do not understand the potential dangers of debt, and how being flippant now restricts capacity in the future.

This is quite unacceptable, and shows a reticence or inability of administration and Council to prepare budgets that are prudent and sustainable, and to make hard decisions about reducing expenditure to at least try and balance a budget.

I assume that the deficits are funded by further debt. Despite progressive government views, debt ultimately has to be paid back, or Councils will and do go broke. Debt is fine if it is funding long term hard and needed assets, but not if a lot of the debt goes on just planning and administration, where there is no real return or benefit, which appears to be happening.

There also needs to be a capacity to pay back debt quickly, as it may be preventing other useful projects from being done until the debt is reduced.

I note from previous budgets that budgeted or actual expenditure for the Community Sport and Recreation Centre has been;

2024/25 operating expense over 2 years funded through debt, \$4,000,000

2025/26 budget for Council's first payment \$2,550,000,

202/27 budget \$40,000

Clearly none of these numbers are actual, or anywhere near reality, showing how far out the budgets were.

Question that needs answering is how much is the real figure that has been spent on the Precinct over the last three years.

Also what is the future annual loss or subsidy council has committed to support the precinct, given that costs will have gone up over the last two years, and more facilities have been added to the initial plans.

If the above budgeted amounts were not spent, where did the money go, as deficits were still incurred. It seems that by adding up past expenditures and future plans, Council's obligation for the Sports Precinct has increased from \$11.7MM to \$18MM, and this has not been made clear to the community.

Please advise.

A further expense that needs explaining is in regard to the Arts and Culture Centre, where budgeted costs for "completion of detailed design and specifications for the remaining stages", for the last three years have been;

2026/27 design and specifications completion etc \$705,000

2025/26 " " \$1,115,000

2024/25 “ “ \$954,300

That makes a total of \$2,774,300 to complete detailed design and specifications if the amounts budgeted for were spent. It also means that the designs have been completed at least three times, which is impossible.

How much has actually been spent on the Arts and Culture Centre development costs over the years, and where did the money go if it was not spent as per the budget?

It would appear that the large amounts allocated in previous years to the “Precinct” and the “Arts and Culture Centre” were not spend, and were allocated to other line items (fungibility). As the level of debt has not gone up to reflect budgeted payments and losses experienced am I correct in assuming that large payments not made as budgeted were used to minimise debt levels? This means that debt will go higher than planned or budgeted in the future when these amounts are actually spent.

For comparison, on reviewing the annual business plan and budget for the year 2018/19, only eight years ago, the net capital expenditure was \$6.2MM, with operating expenses of \$27MM and with an operating surplus of \$5,900, and with average rate increases across all categories of 3.6%. Compare this with this years numbers of a \$56.7MM budget, a \$1.9MM deficit, and rates increase of 6.4%!.

The ESCOSA report for the last two year states that the City of Victor Harbor’s projected financial performance is mostly sustainable, with Council having a planned average rate increase of 3.2% p.a. per property over the next 10 years. What is ESCOCA’s response to actual rate increases of over 6%?.

Clearly Council is not applying its own advised rates increase to its actual performance.

There are about eight questions raised above that I would appreciate clarification.

Future generations will suffer because of the current business plans and expenditure.

How has it all been able to go so wrong?

Resident 5

I wish submit a suggestion for an extra Dump Point to be located at the Adelaide Road Visitor Information Bay. Currently there is one which on many occasions has been full to overflowing when I have needed to use it. I do contact Council when this happens on a business day. One Public RV Dump Point for tourist region of this size is not enough.

The only other Public RV Dump Point is at Aquatic Club car Park in Goolwa.

Only 2 Public RV Dump Points in this highly tourist populated region is not enough.

I trust my suggestion will be taken into your consideration.

Resident 6

Firstly thankyou for all the time that you devote to your work as Mayor or COUNCILOR.

I have attached my feedback on the Annual Budget Plan. I do this because I wish to convey to you in themstrongest possible terms that what is proposed makes me angry.

At a time when people are doing it tough because of cost of living pressures Council is proposing a Rate 1.5 % more than the CPI. I am on the other hand not opposed to a figure equivalent of the current CPt!

I will also send my comments to Council via the invited channel. However a "collated report" which I am informed is the manner you will be informed of the feedback from ratepayers will not convey my anger.

I am prepared to speak with you if you so desire

Feedback on Draft 2026/27 Councils Annual Business Plan and Budget

6.4% increase in Council Rates is too high especially at this time when ratepayers are doing it tough with "cost of living" increases. TH Boosts of living expenses are having to be met by ratepayers and to set a rate is untimely. Many residents are retirees and on limited incomes ...we are now under further avoidable financial pressure. We are having to make choices and I think Council should also make choices and look at ways to save ... perhaps by deferring some less critical projects or expenses.

CPI has changed

In the Plan a figure of 4.9% (MARCH QUARTER) IS QUOTED whereas the latest ABS figure for the 12 months to the end of May is 4% It appears that some justification for the 6.4% increase is based upon the March CPI which is now different 4% as at the end of May is the figure that should be used!

The FINANCIAL SUSTAINABILITY INDEX OF 1.5%

- to reflect on what previous Councils COULD have charged (BASED ON CPt WHICH INCIDENTALLY IS NOT THE EXCLUSIVE FORMULA FOR SETTING A RATE) is to reflect unfairly and disrespectfully on those Councils and the savings that they decided upon. I think it is immoral! I....and disrespectful.*

- if such significance is to be placed on such calculations then perhaps those times when Rates have been above CPI LEVELS SHOULD ALSO BE INCLUDED IN THE ASSESSMENT.*

- and the unfairness to new residents who are now being required to pay Rates that are being bought forward when they were not even residents of the CFTY! Unfair!*

This Sustainability INDEX of 1.5% must be immediately deleted from the Budget proposal

Secondly Council has set down financial parameters for financial management: this Budget does not comply with those parameters!

- Why are these parameters set if they are ignored in the financial management of Council.*

- At a time when ratepayers are doing it tough and foregoing things financial then Council also should do the same.*

- Some items on the Budget list require to be deferred to another time ...it is easily addressed Do it! Take some responsibility!*

Bring the Budget into line to comply with Council's own financial Goals'

Make some savings'

The expenditure of \$11.7 million PLUS for the Regional Community Precinct"... some time in the future"....

- is a definite concern ..where is this money coming from!? Higher Rates. \$11.7MILLION PLUS!"*

• *It is a facility that can be deferred for the future when a more acceptable financial arrangements can be negotiated and at a time when financial pressures on ratepayers are not so high*

• *I ask what does this deal bring to our community ... a component which is the tavern.... another hotel! and more pokies!..... we already have 4 hotels and many Clubs all of which will be impacted. We do not need another Hotel and certainly NOT more pokies*

Executives involved in negotiating the current arrangements have clearly undersold the value of the site.-it is prime real estate for the City.

Instruct them to obtain a more favourable financial arrangement which is not a financial burden to ratepayers for decades to come! Community anger is unrecognised by Council!

SUMMARY> My submission is

• *the 6.4% increase in rates is too high at a time when ratepayers are doing it tough due to the high cost of living.*

• *The 1.5% FINANCIAL SUSTAINABILITY INDEX should be removed from the general rate figure ...it is immoral and unfair*

• *Council's own financial parameters are not complied and should be!*

• *do some cost savings defer some capital items and revisit the financials of the Regional Community Sports and Recreation Precinct to achieve a more equitable deal for ratepayers..... we do not need another hotel and more pokies!*

There is anger in the Community!

Council has invited submissions from ratepayers and now the big question is will our submissions be taken notice of ...the credibility of Council is on the line. Lets see what happens!! And what follows!

Public Meeting

There were 27 community members in attendance at the public meeting for the draft 2026/27 Annual Business Plan and Budget. The public meeting was held on Tuesday, 30 June 2026 at 5:30 pm at the City of Victor Harbor Civic Centre.

The following is an overview of the topics discussed and feedback provided during the meeting.

- **Council Rates:** A significant topic was the rate increase, particularly noting the financial sustainability index. There were specific questions about whether Council had considered reducing expenses by removing projects/programs from the budget, in lieu of adding the financial sustainability index and furthering the rate increase. In response to this, it was noted that Council has an extensive budgeting process that involves significant workshopping by both staff and Council Members. There were very few discretionary activities included in the draft 2026/27 budget.
- **Regional Community, Sport and Recreation Precinct (The Precinct):** The Precinct was discussed by various attendees at the public meeting, with questions and statements expressed about a range of different project elements including:
 - the operating model
 - how future cost increases will be managed
 - how financial sustainability will be managed during the project



- whether all local sporting groups are receiving equal investment
- the financial impact the project will have on the Council and its community.

Many of these questions are answered in Council's [Frequently Asked Questions Sheet](#).

- **Financial Sustainability and Asset Management:** Questions and concerns were raised about future asset and infrastructure maintenance burden, noting that Council's assets continue to expand as new developments occur. A question was also raised about ESCOSA's report and how Council plans to remain 'mostly sustainable' in the future.
- **Public Consultation:** Feedback was shared by a community member who felt that the opportunity for residents and ratepayers to have their say on the draft budget had not been sufficiently promoted and made accessible for the community. In response to this feedback, it was noted that the public consultation had been promoted across various channels and direct communications, with feedback collected in-person, through written submissions and survey responses.
- **Victor Harbor Cricket Club:** Representatives from the Cricket Club queried whether a project to realign the entrance to Victor Harbor Oval to improve safety would be included in the final budget.
- **Corporate Systems Optimisation:** Concerns were raised around the reporting on Council's corporate systems replacement project and how the Council is looking for productivity improvements. It was advised that public reports about the progress of the corporate systems project are to be provided in the Council agenda at regular intervals, with reports previously available for the community to review. Further to this, the project is still being implemented and the efficiencies to be achieved from this project will be realised as implementation is complete and Council moves into the optimisation phase. A number of efficiencies have already been found and in many cases resources have been redirected to identified areas of need, for example Council's open space team.
- **Floodplain Mapping:** Questions were raised by a community member about floodplain maps for councils. Council undertook floodplain mapping in 2019. The State Planning Commission has prepared a draft State-Wide Flood Hazard Code Amendment to update flood hazard mapping and planning rules across the state, based on new and updated flood studies and modelling. Council is currently considering a submission for the consultation on this project.
- Other specific concerns and questions were raised on the following topics:
 - Dumping and unsocial behaviour at the Inman River
 - Jenke Road widening mentioned within the draft budget – it was clarified that this is to enable buses to access the nearby school, which will in turn reduce congestion on other roads
 - \$0.5 million strategic land purchase mentioned within the draft budget – it was clarified that this is related to the Mountain Bike Park land settlement
 - \$0.6 million revenue mentioned within the draft budget – it was clarified that this is related to grant income from the State Government Grants Commission



Conclusion

In summary, the consultation process has raised awareness of Council's budget and provided Council with valuable feedback on the draft 2026/27 Annual Business Plan.

In considering the feedback received throughout the consultation, the following key themes and considerations should be highlighted:

- **Council Rates:** There were reoccurring concerns around the impact the rate rise will have on household budgets particularly given the household cost-of-living pressures and the additional financial sustainability index of 1.5%.
- **Responsible Financial Management:** There were concerns about Council's financial position, forecasting of ongoing operating deficits, and increasing debt levels. There was a strong sentiment that Council should control expenditure, reduce borrowing, and focus on debt reduction.
- **Investment Priorities:** There were differing views about where Council should focus investment. A number of respondents expressed disappointment that designs for the Victor Harbor Oval entrance upgrade were not included in the draft budget. Some respondents opposed major developments such as the Regional Community, Sport and Recreation Precinct. Feedback also included calls for additional services and community amenities, such as hard rubbish collection, healthcare facilities, fenced playgrounds, public transport improvements, arts funding, cycling infrastructure, housing initiatives and measures to address vacant dwellings and future growth.

Overall, feedback reflected a strong community focus on affordability, financial responsibility and transparency, alongside a desire for Council to prioritise core infrastructure and asset maintenance. While some respondents acknowledged the challenges of managing population growth and maintaining services, they wanted greater confidence that spending decisions, borrowing and rate increases are necessary, well justified and deliver clear community benefit.

All feedback received through this consultation process will be presented to Council Members for their consideration via a workshop and as an attachment to a Council Report.